# Expressing Islam

## Religious Life and Politics in Indonesia

EDITED BY
Greg Fealy and Sally White

Indonesia Update Series
Research School of Pacific and Asian Studies
The Australian National University

Australian National University

# Expressing Islam

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ISEAS

Institute of Southeast Asian Studies
Singapore

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Greg Fealy and Sally White
*Canberra, June 2008*

# GLOSSARY

| | |
|---|---|
| *abangan* Muslims | term used in Java for nominal or less observant Muslims |
| *adab* | etiquette, comportment, behaviour |
| Ahlus Sunnah wal-Jamaah | 'those who follow the tradition of the Prophet and the [consensus of the] community'; long-hand term for the majority Sunni branch within Islam, though some self-ascribed Sunni groups use the term in a narrow and exclusivist way |
| *akhlak* | morals, morality, ethics |
| *aliran* | 'streams' (of society, politics and religion) |
| *amar ma'ruf nahi mungkar* | commanding good and preventing evil |
| *amir* | commander, leader |
| *aqidah* | articles of faith, religious belief, theology |
| Asbindo | Asosiasi BMT se-Indonesia (Association of Indonesian BMTs) |
| Asbisindo | Asosiasi Bank Syariah Indonesia (Association of Indonesian Islamic Banks) |
| *as-salaf as-saleh* | the 'pious ancestors'; the first few generations of the Muslim community, who are seen as providing an exemplary model of proper Islamic thinking and behaviour |
| *aurat* | the parts of the body that must be kept covered in public under Islamic law |
| Bapepam | Badan Pelaksana Pasar Modal (Capital Market Supervisory Agency) |
| Bappenas | Badan Perencanaan Pembangunan Nasional (National Development Planning Agency) |
| *bid'ah* | heretical innovation |
| BMT | *baitul maal wat tamwil* (Islamic saving and loan cooperative) |
| BPRS | *bank perkreditan rakyat syariah* (Islamic rural bank) |
| BRI | Bank Rakyat Indonesia |
| *buda* | the pre-Islamic age of Java |

| | |
|---|---|
| BUMN | Badan Usaha Milik Negara (state-owned enterprise) |
| *bupati* | district head |
| CEDAW | Convention on the Elimination of All Forms of Discrimination Against Women |
| *cultuurstelsel* | cultivation system |
| *dai* | preacher, agent of the call to faith |
| *dakwah* | 'call', 'invitation', 'challenge'; preaching, predication, Islamic outreach |
| *dakwah bil-lisan* | '*dakwah* with the tongue'; oratory, preaching |
| *dangdut* | a genre of popular music derived from Arabic, Indian and Malay folk music and now incorporating modern musical influences |
| Darul Islam | Abode of Islam; place where Islamic law and teachings are upheld; in Indonesia it is also the name of an Islamic-state movement that rose up in rebellion against the central government (1948–62) – it remains active in a largely non-violent form |
| DDII | Dewan Da'wah Islamiyah Indonesia (Indonesian Islamic Propagation Council) |
| *desa Muslim* | Muslim village |
| *dlarurat* | necessary |
| DPA | Dewan Pertimbangan Agung (Supreme Advisory Council) |
| DPD | Dewan Perwakilan Daerah (Council of Regional Representatives) |
| DPR | Dewan Perwakilan Rakyat (People's Representative Council, the national parliament) |
| DPRD | Dewan Perwakilan Rakyat Daerah (regional assembly) |
| DSN | Dewan Syariah Nasional (National Sharia Council) |
| ECFR | European Council for Fatwa and Research |
| *ekonomi syariah* | Islamic economics |
| ESQ | Emotional–Spiritual Quotient |
| *fardu 'ain* | a category of religious duty which must be performed by every Muslim |
| Fatayat NU | the young women's wing of NU |
| fatwa | ruling on a point of law or dogma given by a scholar who has the authority to issue such rulings |
| FBR | Forum Betawi Rempug (Betawi Brotherhood Forum) |
| FES | Forum Ekonomi Syariah (Sharia Economic Forum) |
| *fikir* | see *pikir* |
| *fiqh* | the formal rules of classical law, prescriptions, Islamic jurisprudence |

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|---|---|
| FK3 | Forum Kajian Kitab Kuning (Forum for the Study of Kitab Kuning) |
| Forkabi | Forum Komunikasi Anak Betawi (Betawi Communication Forum) |
| FPI | Front Pembela Islam (Islamic Defenders Front) |
| FPIS | Front Pemuda Islam Surakarta (Surakarta Islamic Youth Front) |
| FPJPS | *fasilitas pembiayaan jangka pendek bank syariah* (short-term financing facility for sharia banks) |
| *gamelan* | a Javanese musical ensemble employing mainly gong-chimes |
| *gardu* | command post |
| GBHN | Garis Besar Haluan Negara (Broad Outlines of State Policy) |
| *gharar* | contractual ambiguity |
| GJDJ | Gerakan Jamaah & Dakwah Jamaah (The Community Movement and Community *Dakwah*) |
| GKBI | Gerakan Ketahanan Betawi Indonesia (Betawi Defence Movement of Indonesia) |
| Golkar | orig. Golongan Karya; the state political party during the New Order, and one of the major post-New Order parties |
| GSI | Gerakan Santri Indonesia (Indonesian Santri Movement) |
| H. | Haji, *haji*; title for someone who has completed the *hajj* |
| Hadith | report or account of the words and deeds of the Prophet Muhammad transmitted through a chain of narrators; Hadith are a basic source of Islamic law |
| *hajj* | the annual pilgrimage to Mecca |
| *halal* | 'permitted' (under Islamic law) |
| *haram* | 'prohibited' (under Islamic law) |
| Hizbut Tahrir | Liberation Party; founded in Jerusalem in 1953 with the central aim of reviving the caliphate; the Indonesian branch was active from 1982 |
| HMI | Himpunan Mahasiswa Islam (Islamic Tertiary Students Association) |
| HTI | Hizbut Tahrir Indonesia (Indonesian Liberation Party); the Indonesian chapter of Hizbut Tahrir |
| IAIN | Institut Agama Islam Negeri (State Islamic Institute) |
| *ibadah* | religious observance, worship, prescribed religious rituals and duties |
| ICMI | Ikatan Cendekiawan Muslim Indonesia (Indonesian Association of Muslim Intellectuals) |
| IDT | Inpres Desa Tertinggal (Neglected Villages Program); a special presidential program for poor villages |

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|---|---|
| Idul Adha | religious festival celebrated during the *hajj* to commemorate Abraham's willingness to sacrifice his son for God |
| Idul Fitri | religious festival marking the end of the fasting month (Ramadan) |
| *ijtihad* | independent judgement, based on recognised sources of Islam, on a legal or theological question (in contrast to *taqlid*, judgment based on tradition or convention) |
| IKBT | Ikatan Keluarga Besar Tanah Abang (Family of Tanah Abang Association) |
| *ikhtiar* | initiative, effort |
| *ikhwan* | brother, comrade |
| *ilmu* | knowledge |
| *ilmu ghaib* | supernatural power |
| IMA | *investasi mudarabah antar bank* (*mudharabah* interbank investment certificate) |
| *imam* | 'model', 'exemplar'; the spiritual leader of a Muslim community or group, often the leader of prayers in a mosque |
| *infaq* | alms |
| Inkopontren | Induk Koperasi Pondok Pesantren (Central Board of Pesantren Cooperatives) |
| Inpres | Instruksi Presiden (Presidential Instruction) |
| *Islam kaffah* | total Islam |
| Isra Mi'raj | Ascension and Night Journey (of the Prophet) |
| *jahiliyya* | 'age of ignorance'; an Arabic term referring to the pre-Islamic period |
| *jamaah* | community of followers, congregation |
| *jawara* | 'champion'; strongman, martial arts practitioner |
| Jemaah Islamiyah | Islamic Community; covert jihadist Islamic organisation founded in Malaysia in 1993 and based in Indonesia since 1998 |
| JI | Jemaah Islamiyah |
| jihad | 'to strive', 'to exert', 'to fight'; meaning can range from personal struggle against sinful tendencies to assisting the community in holy war |
| JIL | Jaringan Islam Liberal (Liberal Islamic Network) |
| *jilbab* | head covering, headscarf |
| JKP3 | Jaringan Kerja Prolegnas Pro Perempuan (Network for a Pro-Women's National Legislation Program) |
| JPPR | Jaringan Pendidikan Pemilih untuk Rakyat (People's Voter Education Network) |
| K. | Kiai |
| *kabupaten* | district |
| *kafir* | 'non-believer' (in Islam) |

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|---|---|
| *kaul, khaul* | promissory undertaking, vow |
| *kebal* | invulnerability |
| Kebatinan | home-grown Javanese mystical movements, showing little or no Islamic influence |
| *Kejawen* | an identity or set of beliefs emphasising older Javanese ethical and spiritual values |
| *keluarga sakinah* | 'harmonious family'; a program to inculcate family values |
| KHI | Kompilasi Hukum Islam (Compilation of Islamic Law) |
| *kiai* | 'noble', 'lofty'; title for a religious scholar or leader |
| *kitab kuning* | 'yellow books' (a reference to the colour of the pages); commentaries on the Qur'an and Islamic law used as teaching texts in *pesantren* |
| *kodrat* | 'essence', power, the ability or capacity to do a particular thing, aptitude |
| Komnas Perempuan | Komisi Nasional Anti Kekerasan Terhadap Perempuan (National Commission on Violence Against Women) |
| Kopassus | special forces (branch of the military) |
| *kota* | municipality, city |
| KPPSI | Komite Persiapan Penegakan Syariat Islam (Committee for the Preparation of Formalisation of Sharia) |
| KPU | Komisi Pemilihan Umum (General Election Commission) |
| *kris* | a Javanese dagger, often thought to be 'alive' with supernatural power |
| KSM | *kelompok swadaya masyarakat* (people's self -help group) |
| KSP | *kelompok simpan pinjam* (saving and credit group) |
| KTP | *kartu tanda penduduk* (identity card) |
| KTP | *kartu tanda penduduk* (identity card) |
| *kunya* | the names beginning with 'Abu' (father of) or 'Ummu' (mother of), by which Arabs are known once they have children |
| LAPAR | Lembaga Pendidikan dan Advokasi Rakyat (Social Advocacy and Educational Institute); a South Sulawesi-based NGO |
| Laskar Jihad | Holy War Fighters; paramilitary force formed in 2000 by Ja'far Umar Thalib and disbanded in 2002 |
| Laskar Pembela Islam | Islamic Defenders Militia (part of FPI) |
| LAZ | *lembaga amil zakat* (non-governmental *zakat* collection agency) |
| LBH APIK | Lembaga Bantuan Hukum – Asosiasi Perempuan Indonesia Untuk Keadilan (Legal Aid Institute – Association of Indonesian Women for Justice) |

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|---|---|
| LDKP | *lembaga dana kredit pedesaan* (village funding and finance institution) |
| LIK | Lingkungan Industri Kecil (Small Industry Centre) |
| LIPIA | Institute for Islamic and Arabic Studies (Institute for Islamic and Arabic Studies) |
| LPSM | Lembaga Pengembang Swadaya Masyarakat (Institute for the Development of Self-help Groups) |
| LSI | Lembaga Survei Indonesia (Indonesian Survey Institute) |
| *maksiat* | immoral act, immorality, vice |
| Masyumi | Majelis Syuro Muslimin Indonesia (Indonesian Muslim Consultative Council); Japanese-sponsored Islamic organisation formed in 1943; it transformed itself into an Islamic party in 1945 and was banned by Sukarno in 1960 |
| *mazhab* | 'direction'; school of legal thought; the four main schools in Sunni Islam are Shafi'i, Maliki, Hanafi and Hanbali (sometimes spelled 'Hambali'), distinguished from each other by their different methods of jurisprudential reasoning |
| MMI | Majelis Mujahidin Indonesia (Indonesian Council of Mujahideen), established in 2000 in Yogyakarta |
| MMI | Majelis Mujahidin Indonesia (Indonesian Mujahidin Council) |
| MPR | Majelis Permusyawaratan Rakyat (People's Consultative Assembly) |
| MQ | Manajemen Qolbu (Managing the Heart, Heart Management) |
| MTA | Majlis Tafsir al-Qur'an (Qur'anic Interpretation Council) |
| *muballigh* (female: *muballighah*) | itinerant or lay preacher or speaker |
| *mufti* | jurist capable of giving an authoritative legal opinion (fatwa) |
| Muhammadiyah | a modernist Islamic organisation founded in 1912 by Ahmad Dahlan |
| MUI | Majelis Ulama Indonesia (Indonesian Council of Ulama) |
| *mujtahid* | a religious scholar who has become an authority on sharia through many years of study, and is therefore qualified to practise *ijtihad* |
| *muqallid* | imitator (a person who follows the opinions of Muslim scholars without reservation) |
| *nadar*, *nadhar*, *nadzar* | vow, undertaking |
| Nasyiatul Aisyiyah | the young women's wing of Muhammadiyah |
| *ngalap berkah* | to access a personal favour that has a supernatural origin |
| NGO | non-government organisation |

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|---|---|
| NU | Nahdlatul Ulama (Revival of the Religious Scholars); Indonesia's largest Islamic organisation, established in 1926 by Hasyim Asy'ari and Wahab Chasbullah to promote traditionalist Islam |
| P2KER | Proyek Peningkatan Kemandirian Rakyat (People's Economic Empowerment Project) |
| P3M | Perhimpunan Pengembangan Pesantren dan Masyarakat (Association for the Development of Pesantren and Society) |
| P3UK | Pusat Penelitian dan Pengembangan Usaha Kecil (Centre for Research and Development of Small Business) |
| PAD | *pendapatan asli daerah* (locally derived revenue) |
| Pam Swakarsa | Pasukan Pengamanan Swakarsa (Volunteer Security Force) |
| Pancasila | the five guiding principles of the Indonesian state (belief in God, humanitarianism, nationalism, democracy and social justice) |
| PBB | Partai Bulan Bintang (Crescent and Star Party) |
| PBR | Partai Bintang Reformasi (Reform Star Party) |
| PD | Partai Demokrat (Democratic Party) |
| PDI | Partai Demokrasi Indonesia (Indonesian Democratic Party) |
| PDI-P | Partai Demokrasi Indonesia-Perjuangan (Indonesian Democratic Party of Struggle) |
| PDS | Partai Damai Sejahtera (Prosperous Peace Party) |
| *pemerataan* | equality |
| Pemuda Pancasila | Pancasila Youth |
| *pendakwah* | preacher |
| *pengajian* | Islamic study group |
| Perak | Perjuangan Rakyat (People's Struggle); a Makassar-based NGO |
| Perbarindo | Perhimpunan Bank Perkreditan Rakyat Indonesia (Association of Rural Banks of Indonesia) |
| *perda* | *peraturan daerah* (regional ordinances or bylaws) |
| *perda syariah Islam* | sharia-influenced regional regulation |
| Persis | Persatuan Islam (Islamic Association); reformist Islamic organisation founded in 1923 |
| *pesantren* | 'place of the *santri*'; traditional Islamic boarding school |
| *pikir* | cognitive effort, idea, thinking |
| Pinbuk | Pusat Inkubasi Bisnis Usaha Kecil (Centre for Small Business Incubation) |
| PKB | Partai Kebangkitan Bangsa (National Awakening Party) |
| PKES | Pusat Komunikasi Ekonomi Shariah (Communication Centre of Sharia Economics) |

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|---|---|
| PKI | Partai Komunis Indonesia (Indonesian Communist Party) |
| PKS | Partai Keadilan Sejahtera (Prosperity and Justice Party) |
| PNI | Partai Nasional Indonesia (Indonesian National Party) |
| *pondok* | Islamic boarding school |
| *pornoaksi* | pornographic activities, obscene acts |
| PPIM | Pusat Pengkajian Islam dan Masyarakat (Centre for the Study of Islam and Society) |
| PPP | Partai Persatuan Pembangunan (United Development Party) |
| *preman* | thug, gangster |
| *priyayi* | the Javanese elite |
| PUAS | *pasar uang antar bank syariah* (sharia interbank money market) |
| PUPJI | Pedoman Umum Perjuangan Al-Jama'ah Al-Islamiyyah (General Struggle Guidelines of Jemaah Islamiyah) |
| *qadi* | judge (in a sharia court) |
| *qanun* | regional statute or regulation (in Aceh); derived from an Arabic term meaning 'administrative law' or rule |
| Qur'an | God's word revealed to the Prophet Muhammad and the supreme source and absolute authority for Islam |
| Ramadan | the ninth month of the Islamic calendar during which fasting is required |
| *raperda* | draft regional regulation |
| *reformasi* | reform |
| *riba* | interest |
| RMI | Rabitah Ma'ahid al-Islamiyah (Pesantren Institute) |
| Salaf | the 'pious ancestors' (the Prophet Muhammad, his companions and their followers of the first three generations, whose era is often regarded as a golden age of the faith) |
| Salafi/*salafi*/*salafiyah* | term for those who seek to emulate the practice of the pious ancestors (Salaf); see Salafist/Salafism |
| *salafi jihadi* | those who adhere to an extremist strand of Salafism that employs violence through a call to jihad |
| Salafist/Salafism | reform movements of the last several centuries that use the Qur'an and Hadith (the traditions of the Salaf) to justify rejection of many traditionalist Muslim practices associated with Muslim local cultures as well supposedly corrupting modern Western influences; attitudes and approaches associated with those movements |

| | |
|---|---|
| *santapan rohani* | spiritual meal |
| *santri* Muslims | pious Muslims who seek to adhere strictly to the ritual and legal requirements of Islam |
| Sarekat Islam | Islamic Association; established 1912 as the successor to Sarekat Dagang Islamiyah (Islamic Commercial Union, 1909); in 1923 renamed as a political party, Partai Sarekat Islam Indonesia, which had little political success |
| *satgas* | *satuan tugas* (security forces, civilian militia) |
| SBY | (President) Susilo Bambang Yudhoyono |
| *sesat* | deviant, misguided |
| Shafi'i | one of the four main Sunni law schools and the dominant school in Southeast Asia |
| *shalat* | the prescribed ritual prayer to be performed five times a day |
| sharia | Islamic law |
| Shi'ism | 'faction', 'party'; the second largest branch of Islam after Sunni |
| *slametan* | communal meal to observe occasions of ritual importance |
| SME | small and medium-sized enterprise |
| Sufi | one who practises Islamic mysticism |
| Sufism | Islamic mysticism; see *tasawwuf* |
| *sukuk* | Islamic bond |
| Sunni | majority branch of Islam |
| SWBI | *sertifikat wadiah bank indonesia* (Bank Indonesia *wadiah* certificate) |
| Syafi'i | one of the four main schools in Sunni Islam and the dominant school in Southeast Asia |
| *syirik* | idolatry, polytheism, blasphemy, the association of an object or person with God |
| Syuriah | the consultative board of NU |
| Syuriah | Supreme Council (of NU) |
| Tanfidziyah | Executive Board (of NU) |
| *taqiyyah* | dispensation allowing believers to conceal their faith when under threat, persecution or compulsion |
| *tarekat* | 'road', 'way', 'method'; in mysticism refers to methods used to come into the presence of God; a Sufi group or order |
| *tasawwuf* | Sufism, Islamic mysticism |
| *tauhiid* | the doctrine of the unity of God; monotheism; in Sufism refers to merging with the unity of the universe |
| *tawassul* | mediation by a prophet or saint on behalf of the believer |
| TII | Tentara Islam Indonesia (Indonesian Muslim Army) |

| | |
|---|---|
| *ulama* | plural of *alim* meaning 'learned'; Islamic scholar(s) |
| *umat* | the Islamic community in the broadest sense of 'all Muslims' |
| *umrah* | the lesser pilgrimage |
| USP | *unit simpan pinjam* (Islamic saving and loan unit) |
| Wahhabi | Saudi-based religious purification and social reform movement founded in the late eighteenth century by scholar Muhammad ibn 'Abd al-Wahhab (1703–87) |
| *wakaf/waqf* | charitable endowment of land for religious purposes |
| Wali Songo | the Nine Saints (Java) |
| *wali* | the founding saints of Islam in Java, usually said to have been nine in number |
| *walikota* | mayor |
| *wayang* | shadow puppet theatre |
| *wayang golek* | puppet theatre |
| *yayasan* | (charitable) foundation |
| Yinbuk | Yayasan Inkubasi Busnis Usaha Kecil (Foundation for Small Business Incubation) |
| YKP | Yayasan Kesehatan Perempuan |
| YKSSI | Yayasan Keluarga Sehat dan Sejahtera Indonesia (Indonesian Well and Healthy Family Foundation); a West Nusa Tengggara-based NGO |
| *zakat* | wealth tax, alms (one of the five pillars of Islam) |
| *zikir* | 'remembrance' (of God); repetition of the names of God and other phrases from the Qur'an to promote closeness to God and mystical awareness of Him |

**Currencies**

| | |
|---|---|
| $ | US dollar |
| MR | Malaysian rupiah |
| Rp | Indonesian rupiah |

THAILAND
South China Sea
MALAYSIA
BRUNEI
SABAH
Davao
PHILIPPINES
Pacific Ocean
ACEH
NORTH SUMATRA
Kuala Lumpur
SARAWAK
EAST KALIMANTAN
GORONTALO
NORTH SULAWESI
SINGAPORE
RIAU
WEST KALIMANTAN
CENTRAL SULAWESI
NORTH MALUKU
Padang
WEST SUMATRA
JAMBI
BANGKA-BELITUNG
CENTRAL KALIMANTAN
WEST SULAWESI
WEST IRIAN JAYA
SUMATRA
SOUTH SUMATRA
SOUTH KALIMANTAN
SE SULAWESI
CENTRAL IRIAN JAYA
Ambon
BENGKULU
LAMPUNG
Java Sea
SOUTH SULAWESI
PAPUA
MALUKU
Jakarta
WEST JAVA
CENTRAL JAVA
Madura
BANTEN
EAST JAVA
BALI
Flores
YOGYAKARTA
JAVA
WEST NUSA TENGGARA
EAST NUSA TENGGARA
EAST TIMOR
Arafura Sea
Sumba
Sabu
TIMOR
Roti
International boundary
Provincial boundary
INDONESIA
0
1000
kilometres
Indian Ocean
AUSTRALIA
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# 1 INTRODUCTION

*Greg Fealy and Sally White*

Western perceptions of the character and role of Islam in Indonesia have shifted dramatically in the past decade. Much of the literature during the twentieth century portrayed the Muslim community in largely benign terms. There were several interlinked aspects to this approving commentary. The first remarked on the myriad ways in which local Muslim communities had 'indigenised' Islam, blending it with pre-existing religious practices to produce richly distinctive variants. Moreover, this Indonesianised form of Islam bore none of the severity and rigidity attributed to Middle Eastern forms, earning it praise for its moderation and tolerance. Some scholars even approvingly observed that large numbers of Muslims appeared lax in their devotions and heedless of all but the most basic requirements of Islamic law. This was especially so for Java, where social scientists carefully recorded the heterodoxies of Muslim thought and behaviour.

This favourable portrayal of Indonesian Islam began to change in the late 1990s as many scholars and commentators wrote with concern about the perceived rise of radical and sectarian tendencies. Bloody Muslim–Christian conflict broke out in various parts of the archipelago—most notably in Ambon and Halmahera in Maluku and in Poso in Central Sulawesi—resulting in thousands of deaths on both sides. Attacks on Christian churches and clergy also leapt, exceeding by some estimates several hundred per annum in 2000–01. Militant Islamist groups, including violent paramilitary groups such as Laskar Jihad and Laskar Jundullah and vigilante groups such as the Islamic Defenders Front (FPI), also proliferated from 1998. These developments prompted the American anthropologist Robert Hefner to write in 2000 of the growing strength of 'uncivil Islam' and the concomitant threat to Indonesia's pluralist Islamic culture.

The perception that Indonesian Islam had dangerously radical elements sharpened dramatically following the October 2002 Bali bombings in which 202 people died, most of them Westerners. The 11 September 2001 attacks on the World Trade Center and the Pentagon had already made Islamic terrorism a central preoccupation of the United States and its allies, and following the Bali bombings Indonesia was added to the list of countries with groups that posed a significant terrorist threat. This impression was reinforced by three major terrorist strikes against predominantly Western targets in Indonesia between 2003 and 2005.

As a result, terrorism has become the main prism through which much of the West views the Muslim world. Governments and the media have tended to portray Muslims according to the threat that they perceive them to pose. Thus, Muslim leaders, groups and even entire societies have been classified as either friendly or hostile using binary categories such as 'moderate' or 'mainstream' versus 'radical' or 'extremist'. Accompanying this has been the rise in the media of commentators on Islamic issues whose main field of expertise is not Islam or Muslim society and politics, but rather security issues and particularly terrorism. Their research and analysis are driven primarily by security preoccupations, and they tend to show little interest in other aspects of Islamic life, such as cultural and economic developments, non-Islamist political trends, intellectual activity and social discourse, except in so far as these can be interpreted as decreasing or increasing the 'Islamic threat'. Thus, much of the recent literature and commentary on Islam has been reductionist and underpinned by assumptions that reflect Western concerns rather than understanding of Muslim communities on their own terms.[1]

The purpose of this book is to take a broader view of what is happening within Indonesian Islam. One part of this is indeed Islamic militancy and jihadism—addressed by Ian Douglas Wilson and Ken Ward in Chapters 11 and 12. But the main aim of the book is to explore the many ways in which Islam reaches into and shapes the daily lives of Muslims. These may be spiritual, economic, political or cultural. Although almost all Muslims have in common their adherence to the five pillars of faith,[2] in Indonesia today Muslims express their faith in diverse ways. Some don traditional Islamic dress, buy only *halal* products, put their money in

1 Examples of this genre include Rabasa (2003), Abuza (2007), Singh (2007) and Dhume (2008).

2 The pillars of Islam are the five formal acts regarded as obligatory for all Muslims. They are: the declaration of faith that there is no god but God and Muhammad is the messenger of God; carrying out the five daily prayers (*shalat*); paying the wealth tax (*zakat*); fasting during Ramadan; and undertaking the pilgrimage to Mecca (*hajj*). Performance of these obligations is taken as a basic measure of piety for a Muslim.

sharia bank accounts, log on to Islamic websites, observe the voluntary prayers and engage in charitable work for Islamic foundations. Others wear Western-style clothing or the latest Muslim fashions, watch television broadcasts of their favourite preachers, take part in mass religious ceremonies, make pilgrimages to the burial sites of Islamic saints and buy Islamic art to display in their homes and workplaces. Some activists seek to strengthen the role of Islam in the state and society through laws and regulations and place great emphasis on the need to guard Islamic morality in a time of cultural disruption and materialism. Others are less concerned with outer manifestations of faith and engage instead in intellectual discourse, challenging traditional interpretations of Islamic teachings and interacting not just with other Muslims but with critical Western thought as well. All of these aspects, and many more besides, make up the contemporary landscape of Islam in Indonesia today.

Perhaps because of the terrorism-centred discourse in the West, many of these non-security-related phenomena either escape the gaze of academics and journalists or are dismissed as peripheral matters that tell us little about the true nature of Islam. As such they are neglected in the contemporary scholarly literature and in media accounts of Indonesian Islam. The small number of informed articles that have been published on everyday expressions of Islam usually appear in specialist scholarly magazines or low-volume monographs rather than in more widely read publications.

At the 2007 Indonesia Update conference, on which this book is based, we invited a range of scholars and practitioners to describe and analyse some of the aspects of Islamic life that are seldom brought before a general Indonesia-studies audience. We were particularly concerned to shed light on the new ways in which Muslims express their spirituality and identity, and gain insight into what these activities mean for Muslims themselves. Thus, the conference took as its starting point the views and lived experiences of Indonesian Muslims rather than the security preoccupations of non-Indonesians. Not only does this approach make clear how interesting many of these contemporary phenomena are, but it serves to redress the imbalance in Western perspectives on Indonesian Islam.

The chapters in the book are arranged in three thematic sections: expressing personal piety; political, social and legal expressions of Islam; and the Islamic economy. These are discussed in turn below.

## 1 EXPRESSING PERSONAL PIETY

The chapters in this section all examine how individuals communicate their faith: what manifestations of piety, beyond the traditional five pil-

lars, they adopt to demonstrate their Muslim identity. In general, the authors discuss the often novel forms that have arisen out of the spiritual need for new means of expression in a rapidly modernising and urbanising society. Even where the forms are not new, such as when Muslims undertake pilgrimages to local sacred sites, they are taking place on an unprecedented scale and are often accompanied by increasing commercialisation. Without the tools of modernity—methods of communication, technology, transport infrastructure and the like—these new forms of religious expression would not exist as they do today. One of the themes that emerges from these chapters is the way in which Muslims interact with the tools of modernity, and the potential that exists for this interaction to have both negative and positive consequences for society as a whole. Thus, in Chapter 2, Greg Fealy discusses whether the Islamic marketplace strengthens pluralist, inclusive attitudes or gives rise to a process that distinguishes Muslims from the non-Muslim 'other', and later in the book, Nadirsyah Hosen gives an interesting insight into the impact of the internet, including its use by individual Muslims to access radical views that promote intolerance and exclusivism. A second theme is the normative value placed on these novel forms of expressing piety. A number of authors, such as Greg Fealy, George Quinn and Julian Millie, show that the new forms of religious expression are often controversial, arousing the antipathy and distaste of other sections of the Muslim community, even as they are embraced by the majority. This is particularly true of the public adoration of celebrity preachers and other aspects of Islamic consumption.

In Chapter 2, Greg Fealy focuses on Islamic commodification and its effects on religious culture and thinking. The chapter surveys the diverse forms of a broadly defined 'Islamic economy', ranging from banking, insurance, share trading and pawnbroking to medical treatments, mobile phone services, tourism, multi-level marketing, pilgrimages and self-development courses. Fealy analyses the socio-economic, political and cultural factors that are driving the commodification of Islam. In particular, he argues that globalisation and modernisation are leading to destabilised religious identities and a resultant search for moral certainty among urban middle-class Muslims. Much of the new Islamic consumption is focused on the individual as active consumer rather than on the traditional institutional channels for religious learning, guidance and identity formation. Fealy argues that commodification is producing a spectrum of Islamic expression that is more variegated and segmented but also more subject to rapid change.

In Chapter 3, Julia Day Howell compares Indonesia's television preachers with a remarkably similar phenomenon in Egypt. She adopts the term 'active piety' from Asef Bayat's writing on Egypt to describe

the type of religious devotion offered by the Indonesian televangelists, here using the examples of Abdullah Gymnastiar (Aa Gym) and Arifin Ilham. Howell identifies two main features that distinguish Indonesian from Egyptian televangelism. One is its inclusion of Sufistic elements, and the second is the involvement, alongside the popular lay preachers, of classically trained intellectual televangelists. Howell examines the recent revival of interest in Sufism, newly interpreted in a global context to be relevant to the lives of primarily urban and educated middle-class Indonesians. She explores the two contrasting ways in which this Sufi revival is promoted: on the one hand by religious scholars (*ulama*) with a traditional Islamic education, who communicate with their followers through adult education classes or by taking part in television panel discussions; and on the other hand by televangelists, who use heavily scripted and dramatised television broadcasts, generally filmed before mass audiences. While both groups encourage spiritual development among their followers, the first group, Howell argues, promotes 'highly autonomous journeys of personal spiritual development', whereas the second offers devotees a much more highly scripted journey based on a more socially conservative Islam.

In Chapter 4, George Quinn investigates another tradition that, while critiqued by some Muslims as backward or even idolatrous, is increasing in popularity: the tradition of making pilgrimages to Islamic grave sites. He gives a vivid description of the practices associated with such pilgrimages, and details the various types of commercial transactions that are integral to the performance of any pilgrimage. Quinn disagrees with those who regard the growing commercialisation of pilgrimage sites as an unwelcome distraction from 'pure' spiritual notions of faith, arguing instead that in Islam, the spiritual relationship between God and the believer is a contractual one in which the believer promises to do certain things and desist from others in return for financial or other rewards in this life and the next. Thus, it is entirely appropriate for pilgrims to pay money in the hope of obtaining spiritual largesse from the saint to whom they are paying homage. Quinn also argues against the notion that visiting the tombs of saints is a form of idolatry. Such a pilgrimage must be seen as an example of the importance of the notion of proximity: that God is closer to humanity in some places, at certain times. Pilgrims are merely seeking out, especially at auspicious times, those places (holy places) where certain people (the saints) have succeeded in getting close to God, in the hope of attaining good fortune and blessings from God. Moreover, because all good fortune comes from God, it is only natural for people who *do* prosper after praying at a pilgrimage site to repay their good fortune in kind. Finally, Quinn argues that the intertwining of business and religion at gravesites may provide a bulwark against religious

radicalism. The more a local community comes to rely on a site as a significant source of revenue, the less likely it is to admit the type of extremism that would lead to the destruction of such a site. Even those who disagree with the practice of visiting tombs are able to see the benefits for the community as a whole.

In Chapter 5, Julian Millie takes us into the world of lower and middle-class Indonesians in rural areas. He looks at the tradition of oral Islamic proselytisation (*dakwah*) and examines critiques of this type of religious engagement by modernist Indonesian Muslims who are unimpressed by its potential to educate individuals in correct religious practice. More importantly for the modernists whose views Millie quotes, the oral form of *dakwah* fails because it is unable to provide a mechanism for social activism. The transient and passive nature of oral *dakwah* is seen as unsuited to the modern world. Nevertheless, this form of *dakwah*, which usually involves preaching to large audiences, remains very popular among ordinary Indonesians. Millie follows the career of a particular preacher (*dai*) who has a mass following across West Java. The *dai* incorporates three principles into his sermons: encouragement of self-reflection; the use of examples from everyday village life; and demonstration of his religious credentials by frequent reference to the Qur'an and the life of the Prophet Muhammad, as well as through the use of Arabic. The result is memorable sermons that speak directly to villagers. *Dakwah* methods vary from community to community and culture to culture, but villagers in West Java display a distinct preference for this type of mass oration. However, their agency in deciding what form of religious propagation suits them best is an important aspect that modernist critiques of oral *dakwah* tend to ignore.

In Chapter 6, James B. Hoesterey explores the connection between marketing and *dakwah* in the life and work of Indonesia's best-known celebrity preacher, Aa Gym. He pays particular attention to the astute way in which Gymnastiar developed the Aa Gym brand and marketed it to an admiring, even enraptured, public, and the backlash that the brand suffered when his followers, the majority of whom were women, recoiled at his decision to take a second wife. An important part of Aa Gym's appeal has been his ability to speak to the spiritual needs of followers and provide them with practical guidelines on what they have to do to attain a higher level of spiritual wellbeing. The relationship that Aa Gym enters into with his followers is not just one of teacher and student (or older brother and younger brother, as Hoesterey puts it), but also, importantly, one of producer and consumer.

## 2 POLITICAL, SOCIAL AND LEGAL EXPRESSIONS OF ISLAM

For scholars with a security focus, it is developments in politics, society and law, rather than culture, which are seen as providing evidence for the view that Indonesian Islam is becoming more rigidly conservative or more radical. Such phenomena as the growth in the number of Islamist parties and organisations, the implementation of sharia-based bylaws at the provincial and district levels, and the introduction of more restrictive regulations on women's movements and dress are cited as proof of illiberal trends within the Muslim community. In the second section of this book, a more complex view emerges. The chapters describe how highly heterodox groups can be found in the same locality as strictly orthodox ones, how members of some Islamist militant groups may enjoy such 'un-Islamic' activities as gambling and drinking alcohol, and how local sharia-based legal codes are declining in popularity, or are fitfully enforced, in many areas.

Chapter 7 is based on the keynote address to the Update conference. In it, M.C. Ricklefs provides a broad overview of the process of Islamisation since the colonial period, the complex configuration of Islamising forces, and the groups that have opposed them. Ricklefs' chapter focuses on Java, the most populous and politically influential of Indonesia's many islands. Although much of what he writes is specific to the Javanese context, his analysis of the bewildering array of Islamic and indeed non-Islamic groupings in local society is applicable across the archipelago. While multiple categories of pious Muslims already existed in the second half of the nineteenth century, breaking what Ricklefs refers to as the 'mystical synthesis' that characterised Islam in the preceding period, the subsequent 100–150 years has seen a proliferation of groups self-identifying as Islamic (although not all are accepted by other Muslims as such). He writes that Islamic movements can be differentiated according to the following parameters: their basic theology; their attitude to gender issues, indigenous culture and mysticism; their political orientation; and the means they employ to further their goals. The members of mainstream Islamic organisations such as Muhammadiyah and Nahdlatul Ulama (NU) can also be differentiated according to how they respond to the above criteria. As Ricklefs argues, it is far too simple to divide Muslims in Java and elsewhere into two groupings: moderate or liberal, and radical or extremist. Instead he provides a picture of Islam in contemporary Java that is, in his words, of 'much complexity, confused and confusing'. Ricklefs also raises the possibility of growing polarisation in Javanese society between Islamising forces on the one hand and the forces that oppose that process on the other, as happened during the Sukarno period when bloody conflict arose out of the tensions between

devout Muslims and members of the Indonesian Communist Party (PKI). While not discounting the possibility of such polarisation, he argues that the present lack of political vehicles to represent the different religious and ideological strands (*aliran*) of Javanese society makes the contemporary situation different to that in the past.

In Chapter 8, Sally White and Maria Ulfah Anshor discuss the agenda of Muslim women's rights groups in Indonesia and the strategies they have employed to have their gender-related interests taken seriously. Among the positive signs for women are the fostering of new ways of thinking about gender in Islamic boarding schools (*pesantren*) and the emergence of a growing public discourse on gender-related issues. White and Anshor cite such developments as the passage of the 2004 Domestic Violence Law and the focus in the public arena on reproductive rights and women's political participation and representation as evidence for this optimistic assessment. On the other hand, they point to the continuing influence of conservative Islamic thinking on gender, which has found political expression in a number of bylaws passed by regional legislatures and administrations, and in a draft anti-pornography law that would, if enacted, have greatly restricted women's rights.

In Chapter 9, Nadirsyah Hosen examines the rise of the internet as a source of information and religious guidance for Muslims. Until the advent of the internet, most Muslims relied on the religious rulings (fatwa) issued by well-established Islamic organisations such as NU, Muhammadiyah and the Indonesian Council of Ulama (MUI), using the mechanisms set up by these organisations to have their questions answered. Now, however, they can access quick and convenient online fatwa services, of which there is a large and growing number. Some of these websites are set up by *mufti* who issue rulings based on existing, often mainstream, jurisprudential opinions; others are established by independent *mufti* who provide original fatwa based on their own interpretations of Islamic legal sources such as the Qur'an and Sunnah. While Muslims in rural areas who do not have access to the new technology continue to rely on rulings from organisations like NU and MUI, an increasing number of urban, educated, middle-class Muslims now turn to cyberspace to find the answers to their queries. According to Hosen, the advantages of the internet are that it is anonymous, that answers to religious questions or problems can be obtained promptly, that one can 'shop around' until one finds an answer that justifies one's own position, and that the range of views available is better adapted to the needs of younger Muslims, who must negotiate an increasingly complex world and are not necessarily equipped with the Islamic knowledge of their forebears. The use of the internet to issue fatwa brings into sharp perspective the age-old problem of religious authority in Islam. Older rules

concerning who may issue a fatwa are dispensed with, in the sense that any individual can issue a fatwa on the internet; yet unless these fatwa are convincing, they are unlikely to wield any influence. Hosen also asks whether online fatwa will lead to an increasingly cosmopolitan and tolerant Islam, where creative thinking to solve new problems is accepted as legitimate, or whether it will, rather, foster dogmatism by facilitating the spread of authoritarian ideas. He concludes that this is a matter that will ultimately be determined by the market: the advent of online fatwa itself is not enough to create new ways of thinking about Islam.

In Chapter 10, Robin Bush examines an issue that has aroused much public interest, both within Indonesia and abroad—that of sharia-influenced regional regulations (*perda syariah Islam*). These are local regulations on matters of religion and public order issued by regional parliaments or district heads. Some commentators argue that the existence of such regulations is evidence of growing religious radicalism in Indonesia, and specifically of growing support for an Islamist political agenda. Bush demonstrates that such a view is an oversimplification. First, she examines in greater detail the types of regulations that have been issued and when this occurred. By doing so, she is able to demonstrate that many of the regulations do *not* have a specifically Islamic content, but rather reflect the concerns of all Indonesians about public order and morality. Moreover, it appears that the phenomenon has passed its peak, with no new sharia-influenced regulations coming into effect in the past two years. Second, Bush deconstructs the motives for local politicians and parliaments to advocate such bylaws, citing four main factors: history and local culture; corruption, and the need to draw attention away from it; the local political context; and the lack of capacity for good governance. While some areas with sharia regulations have a long history of adherence to an Islamist agenda, in most places their issuance is driven by politics, corruption and poor governance. Such bylaws may be passed because they are regarded as having popular appeal to the electorate; they may be advocated by nationalist politicians in order to gain the support of Islamist parties at the next election; or they may serve as a distraction from the more complex and intractable problems facing a region. It is, after all, easier to issue a regulation prohibiting women from being outside their home unaccompanied in the evenings than it is to deal with the social and economic basis of prostitution.

One of the most visible signs of an emboldened militant Islam since the fall of the Soeharto regime in 1998 is the growth of groups of young men engaging in a range of activities under the banner of Islam—from attending mass rallies to agitating on Islamic issues, collecting funds for jihad in the Moluccas or Afghanistan, organising violent attacks on nightclubs and intimidating 'deviant' Muslim sects and liberal Muslim

groups. In Chapter 11, Ian Douglas Wilson examines two such groups of 'Islamic *preman*' (tough men or gangsters). The term *preman* indicates the roots of these groups in New Order society, where violent entrepreneurs were employed by the state for political purposes and extracted patronage for a range of services, as well as running vice rings. The use of the descriptor 'Islamic' indicates what is new about this phenomenon: that whereas *preman* were previously allied to the 'nationalist' functions of the state, they now act in the name of Islam. As Wilson so graphically demonstrates, where *preman* once financed themselves through vice and fought on behalf of the state, they now generate income by opposing vice and 'fighting for Islam'. The two organisations Wilson examines, the Betawi Brotherhood Forum (FBR) and the Islamic Defenders Front (FPI), are two of the best-known *preman* groups. While they would reject the *preman* label, preferring to see themselves as brotherhoods that seek to advance their members' interests and uphold the Islamic principle of opposing evil and enjoining good, Wilson demonstrates that there is little difference between the Islamic groups and their predecessors in terms of their use of extortion and vigilante actions. While most Indonesians fear these groups and are willing to pay whatever is necessary to avoid their wrath, mainstream organisations such as the conservative MUI have actually entered into unofficial alliances with them on issues where their agendas coincide, specifically to counter the influence of 'liberal' and 'secular' Islam and protect the 'true' Islam. This has given such groups an aura of legitimacy.

Against the background of successful anti-terrorism measures undertaken by the Indonesian state, in Chapter 12 Ken Ward examines the question of the survival of the jihadi movement, and its possible future direction. He pays particular attention to the largest of Indonesia's jihadi organisations, Jemaah Islamiyah (JI). Despite the far-reaching disruption caused to JI and other such groups, it seems unlikely that violent jihadism will disappear. The enduring family links of jihadis, their ability to spread extremist thinking and pass on their skills through networks and committed individuals, and the creative security stratagems used by jihadists to conceal their activities all suggest that terrorism will continue to pose a threat in Indonesia for the foreseeable future. Does this mean that we will witness more bombings directed at foreigners and Indonesian citizens, or that such actions—which, after all, appear to have been the work of only a small number of jihadis—are likely to be dispensed with? According to Ward, JI has returned to its original goal of *dakwah*, with an emphasis on teaching a more restrained form of jihad, to prepare the ground for the establishment of an Islamic state, by force if necessary, at some indeterminate later time.

## 3 THE ISLAMIC ECONOMY

The Islamic financial sector has expanded rapidly in Indonesia over the past five years. Islamic banking remains one of the most tangible forms of Islamic expression, particularly for well-to-do urban Muslims. In Chapter 13, Umar Juoro provides a comprehensive overview of the development of Islamic banking since Indonesia's first sharia bank, Bank Muamalat Indonesia, was launched in 1991. He provides a description of the various types of Islamic banking services and notes that, despite its rapid growth, sharia banking makes up less than 2 per cent of the total banking sector. Juoro argues that for the Islamic financial sector to attain the 10–15 per cent market share predicted by Bank Indonesia for 2015, it needs, first, a more certain statutory framework (addressed in part by parliament's passing of the Sharia Banking Law in June 2008), and second, a more flexible and innovative array of products that permit sharia banks to differentiate themselves more clearly from conventional financial institutions. He also cites tardy Bank Indonesia approval of new products plus the public's lack of understanding of sharia finance as further obstacles to continued expansion.

The following two chapters both examine the Islamic microfinance sector in Indonesia, a much-neglected topic in the English-language literature. Muhammad Syafii Antonio's focus in Chapter 14 is on the potential of this sector to contribute to national economic development and improve the welfare of ordinary Indonesians. He notes that small and medium-sized enterprises produce 54 per cent of the nation's gross domestic product and employ some 79 million workers. It is precisely these types of enterprises, which traditionally have had difficulty accessing loans through the conventional banking system, which stand to benefit most from an expanded Islamic microfinance sector. Antonio charts the emergence of the Islamic financial industry in the 1990s, paying particular attention to the growth of Islamic saving and loan cooperatives (BMTs) and Islamic rural banks (BPRSs). He argues that institutions such as BMTs are well placed to serve the poorer sections of the community, because they are less bureaucratic than normal banks and more flexible in providing products suited to small depositors and borrowers. He identifies a number of constraints to the growth of microfinance institutions, including the tendency of Islamic commercial banks to focus on the stronger BPRSs and BMTs to the detriment of struggling grassroots cooperatives; their practice of burdening their micro lending units with corporate-style regulations; and their lack of branches to service smaller financial cooperatives.

In Chapter 15, Minako Sakai details the ways in which BMTs tend to the financial needs of poor Muslims. She looks at the origins of the

BMT system in Indonesia in the mid-1990s and the ideals of grassroots community development that drove the founders of Islamic cooperatives. She offers a number of detailed case studies showing how, despite their limited start-up capital, BMTs were able to expand quickly by providing an attractive alternative to moneylenders for small traders and businesspeople. Sakai argues that BMTs have succeeded in opening up new economic opportunities for poorer Muslim communities. As well as relieving hardship, this has markedly reduced their dependence on usurious credit providers.

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# PART I

# Expressing Personal Piety

# 2 CONSUMING ISLAM: COMMODIFIED RELIGION AND ASPIRATIONAL PIETISM IN CONTEMPORARY INDONESIA

*Greg Fealy*

> When you look around you, you see Islam everywhere. People greet each other all the time with 'Peace be upon you' (*assalamu alaikum*). Almost anywhere you go, you'll hear the call to prayer (*azan*) and see mosques crowded at prayer time. Go into McDonalds and they have *halal* certificates on the wall and women serving in headscarves. Bookstores are full of books on how to be a good Muslim. On TV, Islam is referred to all the time. … This has now become normal; people expect it to be this way. It wasn't like this when we were kids. Islam is now in the centre of everyday life.[1]

The role of religion in the contemporary globalised world is changing rapidly. New technology and accelerated information flows combined with urbanisation and growing prosperity have led to new forms of religious expression, in Indonesia as elsewhere. Patterns of Islamic behaviour have changed dramatically in the past 40 years, and Islam has a much greater presence in social, cultural and political life than it had in the 1960s. The number of mosques and the size of their congregations have increased sharply, as have the popularity of Islamic dress and the use of Islamic symbols and language in the media and in public spaces. Islamic publishing, education and tourism are thriving, and Muslim entrepreneurs have found innovative ways of using new technology to

1 Discussion with two Muhammadiyah activists, Muhammadiyah head office, Jakarta, June 2006.

popularise their religious messages. Indeed, Islam is penetrating far more deeply into people's lives than ever before and Muslims are expressing their faith in a multitude of ways that are seldom examined by scholars. Much of this religious expression is taking a commodified form, in which Muslims selectively consume 'Islamic' products from an expanding spiritual marketplace rather than following the settled patterns of behaviour of their parents and grandparents.

There is considerable debate among scholars and practitioners about the impact of these new commodified forms of Islam. Some find much to commend in 'Islamic consumption', arguing that it brings new religious meaning into the lives of the faithful and helps to create a society in which Islamic principles are more strictly upheld. Others bemoan what they see as the shallow commercialisation of Islam and emphasis on outward behaviour rather than building an intellectual and spiritual appreciation of the deeper significance and beauty of the faith. Yet other commentators worry that it is changing the essential nature of Indonesian Islam, which they see as pluralist, tolerant and distinctively indigenised, to be replaced by a more Arabised, puritanical and radical form of Islam.

This chapter will examine the process of Islamic commodification and analyse the ways in which it is changing religious, cultural and economic life in Indonesia. In the first half of the chapter, I will describe some of the manifestations of Islamic consumption, for both the financial and non-financial sectors. In the second, I will consider the characteristics of commodified Islam and identify some trends. Of particular interest is the way in which Islamic identity is expressed through the purchase of particular goods and products and how this may be changing as a result of globalisation and modernisation. I will argue that the increasing commodification of Islam is due in large measure to the socio-economic, technological and cultural changes that have taken place in recent decades, driving the pursuit of moral certainty, spiritual enrichment and pietistic identity. Moreover, while having diverse consequences, Islamic commodification is notable for strengthening an individualised form of Islam in which established institutions or figures are less influential than they once were. Finally, I argue that the nature of the mainstream Islamic market is rational and pluralistic rather than emotional and exclusivist, although the latter tendencies can be detected in minority sectors of the Islamic community.

Before surveying Islamic consumption, some explanation of 'commodification' is required. According to the Oxford English Dictionary, a 'commodity' is something which: (1) has the quality of being desirable or useful; and (2) is 'an article of commerce' or 'object of trade'. So, 'commodified Islam' is, in effect, the commercialisation of Islam, or the turning

of faith and its symbols into a commodity capable of being bought and sold for profit. The very expression is contentious. While social scientists and some Muslim sceptics argue that it accurately captures and allows analysis of the commercial dimension to spiritual activities, many Muslims engaged in Islamic economic activity object to the term on the basis that it discounts religious motivations and imputes financial motives to their actions. Indeed, the relationship between spirituality and commerce is complex, entailing as it does questions about the boundary between the sacred and the profane and whether religio-economic activity taints pure spiritual intent. Historically Islam, like most other religions, has had strong economic underpinnings and has proven adaptable to economic and social change in order to ensure its continuing relevance and power. My use of 'commodification' in this chapter is not intended as a value judgment on those involved in 'Islamic' income-generating activity, nor do I seek to downplay the presence of genuine religious motivations among those engaged in this sector. Rather, my aim is to examine the 'exchange' aspects of religio-economic transactions, particularly where the symbols of faith are being used to market Islam-associated products.

## 1 THE ISLAMIC ECONOMY

One measure of trends in Islamic consumption is the growth in what is commonly referred to as the 'Islamic economy'. At its most basic level, the Islamic economy is usually defined as any economic activity that is conducted in accordance with sharia law. While there is considerable difference of opinion among scholars as to what constitutes 'Islamic' economic activity, it is commonly accepted that it includes: (1) borrowing and lending without interest (*riba*); (2) payment of the wealth tax (*zakat*) and its distribution to the poor and needy; and (3) investment practices that are socially and morally responsible and that do not breach Islamic law. As with conventional capitalism, wealth generation is regarded as central to Islamic economic activity, but proponents of the latter assert that it is moderated by values of social justice and spiritual wellbeing, and is less materialistic and self-interested than its non-Islamic counterpart. In this regard, the acquisition and possession of wealth in an Islamic system is seen as entailing higher responsibilities than it would in a secular setting. To ensure sharia compliance, businesses need guidance from Islamic scholars (*ulama*) who are expert in the relevant fields of Islamic law. In Indonesia, the National Sharia Council (DSN) within the Indonesian Council of Ulama (MUI) has come to play a prominent role in certifying financial products and practices as permissible (*halal*) but most

larger companies also have their own sharia advisory boards to ensure the 'legality' of all operations.[2]

For the purposes of this chapter, I will use a broader definition of the Islamic economy: not only is it economic activity underpinned by sharia principles, but it also involves the provision of a service or product that is identifiably Islamic. Some elements of the Islamic economy are overtly sharia based, most obviously a bank that has 'sharia' in its name (for example, Bank Syariah Mandiri). But Islam is just as central to the ethos of other businesses that do not use the word 'sharia' in their title (for example, the 'Islamic' newspaper *Republika* or the women's cosmetics and fashion company Wardah). Enterprises in this latter category are often excluded from consideration of the Islamic economy, but I would argue that they constitute an important part of economic activity that relies upon religious need and identity for its existence. Companies in this latter category may not always base their finances on a sharia system.

The centrepiece of the Islamic economy is the finance sector, namely banking, insurance, share trading, microfinance and pawnbroking. There are, however, a great many other fields of commerce in Indonesia conducted on the basis of sharia principles. These include tourism and hospitality, cosmetics, health services and medicines, multi-level marketing, and even trade services such as automotive workshops and construction firms. In effect, any business that promotes itself as *halal* and sharia compliant can be regarded as falling squarely within the Islamic economy. For example, some cafes and garages in Jakarta advertise themselves as sharia based, meaning that their bank accounts and insurance are with 'Islamic' financial institutions, that they avoid any forbidden (*haram*) products or activities on their premises, that their staff are observant Muslims and that they will close on Islamic holidays and for communal prayers on Fridays.

Other elements of the 'Islamic economy', which may or may not be sharia compliant, include Islamic publishing, education, fashion, publishing, multi-media services, pilgrimages, education and preaching. In these fields of enterprise, various types of Islamic products and services are exchanged for profit. For instance, there are many successful preachers (*dai*) who have their own merchandising firms, often combined with other retail and service operations. Their market value rests on their

2 The growth of the Islamic economy has provided lucrative opportunities for *ulama* who specialise in commercial issues. Many members of the National Sharia Council hold advisory or commissioner positions with Islamic financial companies, leading to criticism from some quarters that they have a conflict of interest between regulating the Islamic economy and advising individual companies.

religious authority and appeal. They may charge many millions of rupiah per sermon, and can raise significant sums by arranging spiritual retreats, educational programs and pilgrimages. They also often endorse products such as clothing, food and books. Hence, preaching can be big business and the career of a successful preacher requires careful management.

Reliable figures on the size of most sectors of the Islamic economy are scarce, particularly for those non-financial spheres that are not subject to government regulation and which tend not to have business associations or peak bodies that might gather data on the activities of members. Therefore, much of what follows is based on the observations of practitioners and analysts of the Islamic economy, as well as my own impressions during several years of studying this sector. In the next few pages, I will describe some of the components of the Islamic economy. The survey is indicative rather than comprehensive and seeks to show the breadth and diversity of Islamic commercial activity.

**Financial Services**

Islamic banking is by far the largest sector of the Islamic economy. Indonesia's first sharia bank, Bank Muamalat Indonesia, was founded in 1991 and began operations the following year. It remained the only sharia bank until the establishment of Bank Syariah Mandiri in 1999 (Zainulbahar Noor 2006). Since that time the sector has expanded rapidly, in terms of both the number of banks and the size of their assets. Indonesia currently has three fully fledged general sharia banks (*bank umum syariah*) and around 25 sharia units (*unit usaha syariah*) operated by conventional banks. In addition, it has 114 Islamic rural banks (BPRSs) catering mainly to small depositors and borrowers in grassroots communities. The total assets of Indonesia's three sharia banks have been growing at an average 38 per cent per annum since 2002 and reached almost Rp 30 trillion (US$3.26 billion) in July 2007. However, the share of sharia banking in total banking is minuscule (see Figure 13.1). Though Bank Indonesia's Syariah Banking Directorate predicted a 5.2 per cent share for sharia banking by the end of 2008, it had grown to only 2 per cent by early 2008 and is likely to fall well short of this target.[3] For further discussion of sharia banking, see Chapter 13 by Juoro and Chapter 14 by Antonio.

3 Slower then expected investment and more difficult economic conditions have contributed to the sector's lower than predicted growth rates. See, for example, 'Kenaikan SBI Khawatirkan Perbankan Syariah' [Boosting Bank Indonesia Certificates Worries Sharia Banking Sector], *Republika*, 12 May 2008.

Islamic insurance, or *takaful*, is another significant and quickly growing sector.[4] Sharia-based insurance is closely linked to Islamic banking, as loans require insurance that meets sharia principles—conventional commercial insurance is seen as contrary to Islamic law.[5] As with the banking sector, most of the growth in Islamic insurance has occurred in the past six years, and indeed, this sector's expansion exceeds that of conventional insurance. Department of Finance figures indicate that sharia life insurance has been growing at about 34 per cent per year since 2002, compared with 25 per cent for conventional insurance, while sharia property and loss insurance has increased by 44 per cent, compared with just 8 per cent for conventional insurance. The overall market share of Islamic insurance remains small: life insurance assets in 2006 were Rp 614 billion (US$65 million), or just 0.87 per cent of the total market, and premiums amounted to Rp 282 billion, or 0.97 per cent of total premiums. Of the 6.5 million individual policyholders in Indonesia, about 1 million are sharia customers.[6] The largest and oldest sharia insurance company, Takaful, was established in 1994 and now controls 42 per cent of the total Islamic insurance market. The expansion of this sector is evident in the increase in sharia insurance companies from just five in 2002 to 37 in 2008. They include a number of large international insurers (such as Prudential and Allianz) that are offering sharia products through their extensive conventional branch networks.

Other sectors in Islamic finance and credit have also grown steadily. Since 2000, the Jakarta Stock Exchange has had an Islamic Share Index (Daftar Efek Syariah), which currently has 30 companies listed. According to the Capital Market Supervisory Agency (Bapepam), Rp 3,174 trillion (US$334 million) of sharia capital bonds were issued between November 2006 and July 2007 and sharia investment funds in the same period amounted to Rp 1,207 trillion (US$127 million). With the intro-

4 *Takaful* means 'joint guarantee' and refers to an insurance system based on mutual help and shared responsibility. There are various forms of *takaful* but a common model has members contributing to a pool of funds, with the company or entrepreneur agreeing to use a set proportion of this money to cover members' losses or damage to property and take another portion as 'surplus' (in effect, profit). For a good discussion of *takaful* in a Southeast Asian context, see Ahmad (1991).

5 Conventional insurance is regarded as *haram* by most Islamic scholars because it entails the accrual of interest as well as elements of uncertainty and gambling related to the amount and derivation of compensation for losses, all of which are seen as contravening sharia principles.

6 'Gairah Takaful Bebas Ideologi' [Enthusiasm for Islamic Insurance Free from Ideology], *Gatra*, 11–24 October 2007: 26–30; 'Apa yang Membedakan Asuransi Syariah dengan Konvensional' [What Differentiates Sharia Insurance from Conventional Insurance], *Sharing*, 1, October 2007: 30–32.

duction of more comprehensive Bapepam regulations for sharia share trading in 2006 and the passage of an Islamic Finance Law in early 2008, sharia share traders are confident of accelerated growth, particularly given capital investment from the Middle East.[7]

Several types of sharia microcredit have also emerged in recent years. One of these is sharia pawnshops (*pegadaian syariah*) run by the sharia arm of the Pawnbroking State Enterprise (Perum Pegadaian). It has 50 sharia branches and more than Rp 500 billion (US$53 million) in assets.[8] Another is the network of Islamic saving and loan cooperatives (BMTs) providing microfinance services to small businesses. There are estimated to be more than 3,000 BMTs across Indonesia serving tens of thousands of village-level Muslim communities (see Chapter 15 by Sakai).

**Marketing, Publishing and Retailing**

Many of the non-financial sectors of the Islamic economy are also burgeoning. One of these is Islamic corporate management and motivational services. The largest and best known is Ary Ginanjar's Emotional–Spiritual Quotient (ESQ). Drawing on Western self-development theories about the relationship between emotional and spiritual capacity and success, Ginanjar has crafted a popular management training program that has found a ready market within the state and private corporate sectors. His training courses focus on the ways in which spiritual awareness and commitment can give a person a distinct advantage in his or her professional and business life. The training sessions appear to borrow many of the techniques of American televangelists and can be highly affecting; like the Americans, Ginanjar uses music, lighting effects and intensive sermonising to arouse religious emotion.[9] The success of ESQ has spawned a number of similar enterprises and publications.

Islamic publishing and media is another well-established sector of the Islamic economy. Publications range from cheap, sensationalist, mass-based magazines to high-quality glossy magazines and weighty, expensive books by Muslim intellectuals. At the lower end of the market is

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7 'Indeks Syariah Baru BEJ, Alternatif Investasi' [New Jakarta Stock Exchange Sharia Index: An Alternative Investment], *Modal Sharia Business*, 43, January 2007: 12–14; 'Pengembangan Pasar Modal Syariah Indonesia' [Developing the Indonesian Sharia Capital Market], *Sharing*, 1, October 2007: 38–9; 'Gairah Efek Islami' [Enthusiasm for Islamic Shares], *Gatra*, 11–24 October 2007: 34–6.

8 'Pegadaian: Kinerja Bagus, Penetrasi Jalan Terus' [Pawnbroking: Good Performance, Continuing Penetration], *Sharing*, 1, October 2007: 34–6.

9 See Agustian (2006). This book is now in its 26th reprint and ESQ claims it has sold over 400,000 copies. See also the ESQ website at <http://www.esqway165.com/> for details on training goals and testimonials.

*Hidayah*, Indonesia's best-selling magazine, which has about 2.1 million readers per edition.[10] It features simple morality tales in which the pious are rewarded and the wayward are punished. A common theme is that of 'torment in the tomb' (*siksa kubur*), where a Muslim who is lacking in faith is subjected to grotesque punishments for not having lived a virtuous life. Such stories are usually accompanied by lurid depictions of the fate of the sinner (see colour plate 1). Another popular magazine is *Sabili*. Conservative and trenchantly Islamist in tone, it regularly features stories about Christian or Jewish plots against Islam, and articles railing against liberal Islamic groups and 'heretical sects' such as Ahmadiyah and Wahidiyah, which it accuses of misleading the community and undermining the essential truths of the faith (Syamsul Rijal 2005). At its peak in 2002–03, *Sabili* sold more than 140,000 copies per edition, equating to a readership exceeding 1 million, but sales have since fallen to around 40,000 and the total readership in 2007 was put at 324,000.

At the other end of the market can be found numerous glossy magazines pitched at well-to-do Muslim consumers. The best known of the Islamic lifestyle magazines are *Paras* and *NooR*, which sell about 20–30,000 copies per edition. They typically contain fashion spreads, home design and cooking tips, and short articles on Islamic themes. Recent stories include: 'Is it permissible [according to sharia] to smooth out one's wrinkles with Botox?' and 'Are transgenic products safe?'. Indonesia's only Islamic daily, *Republika*, has a relatively small but loyal readership of about 320,000, making it the eleventh or twelfth-ranked newspaper nationally.[11] Not only does *Republika* give specialised coverage to Islamic issues such as the sharia economy and developments within Islamic parties and mass organisations, it also has strict policies on the use of images, stories or advertising that would offend the sensibilities of devout Muslims. There are no photographs of scantily clad women and no sexually suggestive articles or classified advertisements in *Republika*. The many dozens of Islamic book publishers range from the more intellectually liberal Mizan, Paramadina and LKiS to Islamist presses such as al-Kautsar, Gema Insani Pers, al-Alaq, Harakatuna, Pustaka Thariqul Izzah and Asy-Syaamil. No figures are available for sales in the Islamic book sector, but they probably run to many hundreds of thousands per annum. The

10 I am grateful to Catherine Eddy and staff at ACNielsen in Jakarta for providing survey data on print media readership and television ratings and for discussing marketing issues with me.

11 In 2004, *Republika* ranked tenth among national dailies with 389,000 readers, but its readership (like that of other print media) has declined in recent years. Given that Indonesia has an Islamic community of some 200 million, it is surprising that *Republika* is the only Islamic daily to have survived.

recent Islamic romantic bestseller *Ayat-Ayat Cinta* [Verses of Love] alone is reported to have sold over 300,000 copies in the past year.

Islamic entrepreneurs have also made innovative use of digital media technology. They offer a range of message services to mobile phones through which subscribers can receive sermons from their favourite preachers, Qur'anic verses or reminders of prayer times. In 2006, such services had an estimated 500,000 subscribers. Islamic-themed ring tones and screensavers are popular. A service that allows subscribers to pay the obligatory *zakat* tax and make other charitable donations by transferring 'pulse' credits via mobile phone is also enjoying growing popularity.[12]

Fashion is perhaps the most conspicuous segment of the Islamic economy. It ranges from low-cost, mass-produced clothing costing a few dollars to designer garments at prices exceeding $1,000. While some producers focus on conservative styles with subdued colours and modest, loosely draped designs, most Indonesian Muslim designers use brighter colours and more elaborate, often indigenously influenced, motifs. In general, Indonesian designs are notable for their lively, eye-catching styles, in sharp contrast to the sombre and severe styles favoured in the Middle East. At the top end, Islamic fashion is in high demand. The latest fashions are paraded in five-star hotels, and boutique designers such as Itang Yunasz sell their expensive creations to celebrities and the political and economic elite. There are no precise figures on the size of this industry but observers believe it has a multi-million dollar turnover.

Demand for traditional Islamic health services has also grown rapidly in the past few years. Promoted as *thibbun nabawi*, or medical treatments of the Prophet, they include spiritual healing (*rukyat*), cupping (*bekam*) and herbal remedies (Fattah 2005). *Rukyat* involves the recitation of particular verses from the Qur'an either to rid the body of evil spirits (*jin*), which are seen as responsible for an array of physical and mental ailments, or to summon good spirits to help restore health (Wahid 2006). *Bekam* involves the use of vacuum cups to draw off 'unclean' blood or promote blood flow for therapeutic effect. Instructional videos and books on both treatments are widely available in stalls and bookshops. Many Islamic schools and organisations have their own *rukyat* programs, which have proven useful in attracting prospective parents, students and members as well as generating income. *Bekam* clinics have proliferated in both urban and rural areas.

Islamic herbal medicine has become a lucrative cottage industry. Practitioners sell an array of putatively 'holy' (*suci*) products such as honey, drinking water, olive oil, barley and dates from sacred sites (usually on the Arabian peninsular), as well as remedies containing ingredients

12 Interview with Craig Abdurrahman, Jakarta, 26 June 2007.

such as Habbah as-Sauda (literally 'black seed'; botanical name *niqella sativa*), which the Prophet Muhammad is reported to have said cures all maladies except old age and death. These medicines are advertised as treatments for a vast array of afflictions, including cancer, diabetes, impotence, depression, obesity and poor eyesight. They are often sold by hawkers, particularly near mosques at prayer times, and at street-side stalls. They are also available by mail-order and through online services such as Pernik Muslim (www.pernikmuslim.com/).[13] While the marketing of Islamic medicines appeals to consumers' religious sentiments, their popularity may also reflect the fact that they provide a cheaper alternative to increasingly expensive conventional medical services.

Islamic pilgrimages, tourism and hospitality are also booming. The lesser or minor (*umrah*) pilgrimage, which can be undertaken at any time of year, has become extremely popular over the past five years and is a lucrative source of income for tour operators. They offer a bewildering array of *umrah* package tours of varying durations, including Islamic study courses, tours to famous Islamic sites in the Middle East and, increasingly, side trips to the great cities of Europe, America and North Asia. Many of the packages include accommodation at up-market hotels and the services of a noted *ulama* or celebrity preacher to lead the group. Costs can range from $1,200 to $10,000.

Another phenomenon is the emergence of sharia hotels, resorts and cafes, where all food and beverages are *halal* and 'moral standards' are carefully policed. Couples staying in these establishments are asked for proof that they are married, and there is none of the back-door prostitution found in most big hotels.[14]

The final part of the Islamic economy that warrants mention here is web-based services. One prominent segment is sharia-based multi-level marketing, which first appeared in 2000 and reached a peak in 2004–05.[15] The two main players at the time were Abdullah Gymnastiar's MQ-Net and Ateng Kusnadi's Ahad-Net, both of which sold *halal* products rang-

13 I am grateful to Sidney Jones and staff at the International Crisis Group in Jakarta for providing information on their research into the Islamic health industry.

14 The best-known sharia hotel chain is the Sofyan Group, which operates several small to medium-sized hotels in Jakarta. It promotes its hotels as being 'managed in harmony with the principles of Islamic sharia'.

15 Multi-level marketing, sometimes referred to as pyramid selling, entails chains of agents purchasing products in bulk from a company and selling them for profit either directly to consumers or to agents further down the marketing ladder. The better agents are at recruiting 'client' agents to whom they can sell large quantities of merchandise, the more money they will make and the higher up the firm's marketing ladder they will be.

ing from cosmetics and herbal remedies to food, clothing and books, using many thousands of agents. Typical of their promotions is an AhadNet advertisement featuring former actress Ratih Sanggarawati, who tells readers: 'I feel more comfortable after finding [Zahra] cosmetics which comply with Islamic principles'.[16] Many of the agents use mosque networks and Qur'anic study groups (*pengajian*) to promote and distribute products.

**Predication and Education**

Preaching has long been associated with generous financial rewards. Successful *dai* have always been well rewarded by communities grateful for their ability to educate and inspire Muslims on matters of faith. But in contemporary Indonesia, the most popular *dai* have become celebrities feted by the media and the political elite, as well as astute entrepreneurs offering diverse and carefully marketed products and services (Muzakki 2007).

The most famous preacher in recent years has been Abdullah Gymnastiar (Aa Gym). At the height of his popularity in 2005–06, Aa Gym ran a sprawling business empire built around his brand name, encompassing publishing, recordings, Islamic education, multi-level marketing, syndicated radio programs and mobile phone services. Aa Gym's public standing and earning power have fallen sharply since he took a second wife in late 2006, thereby alienating the largest section of his audience: middle-aged women (see Chapter 6 by Hoesterey). Another *dai* to enjoy a high profile is Arifin Ilham, who regularly leads mass gatherings in emotion-charged sessions of prayer and chants (*zikir*) (see Chapter 3 by Howell). Like Aa Gym, Arifin operates numerous businesses, though they are smaller in size.

More recently, several younger preachers, each with his own pitch and market niche, have emerged. Two in particular deserve mention: Jefri al-Buchori and Yusuf Mansur. Al-Buchori, or Uje as he is commonly known, appeals particularly to young middle-class Muslims. A handsome ex-film star and reformed drug addict, he embodies and trades on the possibility of redemption, a theme that has powerful appeal for well-to-do teenagers and young adults who move in social milieus where the temptations of narcotics use, alcohol consumption and sexual promiscuity are ever-present. One book on Uje labels him 'the best reborner' (*sic*) and magazines regularly feature stories in which he is presented as a wholesome husband and father, in contrast to his earlier dissipated

16 From <www.ahad.net/>, accessed 5 May 2004.

ways.[17] Uje makes extensive use of 'social talk' (*bahasa gaul*), the hip slang of young, big-city Indonesians, and proffers advice on how to be both socially active and pious. He is a genuine multi-media artist, appearing regularly in television soap operas (*sinetron*) in teacher (*ustadz*) roles, singing on his own CDs and launching his own SMS service. His popular 'I Like Monday' Islamic study sessions at the Pondok Indah Mosque are often attended by actors and pop stars, where they are photographed for the chattier sections of the Islamic press. He also leads *umrah* pilgrimages to the Middle East and runs spiritual retreats.

Yusuf Mansur's primary audience is middle-aged executives and professionals and his signature theme is the power of philanthropy, particularly alms giving (*sedekah*). Yusuf, a former bankrupt, believes that he was able to turn his life around by engaging in charitable works. In effect, he promotes the idea that philanthropy attracts God's blessing, bringing material and spiritual rewards to those who donate. He has established a school on the outskirts of Jakarta specialising in Qur'anic recitation. Yusuf has also become well known for his Kun Fayakuun products, which are based on the belief that good deeds will be rewarded by God. The name is taken from 'Be, and it is' (*kun fayakuun*), a phrase that is used several times in the Qur'an to refer to God's creative power. Initially marketed as an SMS service, Kun Fayakuun has enjoyed wider popularity since being turned into a book and then a film (Mansur 2007).

## 2 CHARACTERISING COMMODIFIED ISLAM

It is clear from the foregoing that the 'consumption' of Islam as a religious commodity is now widespread and growing in Indonesia and that this is having significant economic and cultural effects. The dynamics of this process are complex. In part, the commodification of Islam reflects rising religiosity in Indonesian society, but it is also true that the growing consumption and prominence of Islamic products drives further Islamisation. Thus, a cycle of sorts is established in which commodified Islam is both a product of and a causal factor in accelerating religiosity. We can see that devout Muslims increasingly like to consume Islamic products as part of their expression of faith; the more they do so, the larger the market for Islamic commodities, the more sophisticated those products become and the more an Islamised consumption pattern becomes normalised. But this cycle is not necessarily perpetual or immutable, as will be discussed at the conclusion of this chapter.

17 For an account of Uje's wayward early life and later return to piety, see Rudiyanto (2006).

So, what are the main features and consequences of this commodification of Islam? How is it changing the practice of Islam in Indonesia? Is it crass commercialisation of the sacred leading to a 'dumbing down' of religious discourse and understanding, as the critics would have it, or is it a welcome marker of the myriad ways in which Islam is entering more fully into people's lives and being adapted to meet their spiritual and material needs? Is commodification leading to greater exclusivism and radicalisation as Muslims define themselves more narrowly using religious rather than secular or nationalist criteria, or is it bringing Islam into a particular mainstream culture in a meaningful and inclusive way? Is the process of commodification giving rise to a less reflective and rational Islamic culture in Indonesia? In the remainder of this chapter, I will discuss the character and ramifications of the new expressions of Islam.

**Identity and Consumption**

Growing religious consumption can be seen, in part, as a consequence of modernisation, urbanisation and globalisation. Since the 1970s, Indonesia has undergone dramatic socio-economic change. The Soeharto regime opened the country up to large inflows of foreign investment and pushed the development of modern industrial, resource and financial sectors. With national economic growth rates throughout the 1970s and 1980s of more than 7 per cent per annum, cities increasingly became the centre of this economic boom. Ever larger numbers of people from rural areas were drawn to big cities such as Jakarta, Surabaya, Bandung, Medan and Makassar in search of better educational and employment opportunities. Many acquired professional or technical skills and entered the burgeoning middle classes. This often brought with it not just the benefits of greater prosperity and material wealth, but also the stresses of competitive professional life, high-density urban living and diverse cultural interactions. For the middle classes, cities were at once stimulating, broadening and enriching, but also unsettling, threatening and alienating. Globalisation brought added frisson to this complex mix. It heightened the flow of information and the movement of people and ideas, speeding the pace of change and the influence of new cultural forms and intellectual trends. Well-to-do and technologically literate city dwellers had the greatest exposure to globalising forces, through their access to new 'real-time' information sources such as satellite television and the internet, by travelling abroad more regularly than their forebears would have done, and by interacting with the diverse array of individuals, groups and movements found in large, internationally connected metropolises. This has had a profound effect on identity formation and consumption patterns in urban areas (Mandaville 2001; Roy 2005).

Religious behaviour has been one field to undergo dramatic change in cities as a result of globalisation and modernisation. Turner (2007: 35) has referred to the 'destabilisation of religious identity' that occurs when societies experience cultural and socio-economic transformation. The moral certainties and comfortable assumptions that underlay the lives of earlier, often rural-based, generations are eroded by modern urban culture, leading to religious disorientation. This is most pronounced among the newer members of the middle classes, who are more heavily buffeted by cultural change than the better-established sections of these classes.

A common response to destabilised identity is to pursue new sources of moral guidance and succour through religion. This pursuit is increasingly being conducted along marketised lines as religious consumers search for new identities and personal meaning in the spiritual marketplace. This is a largely individualised process with the 'consuming self' at its centre. Whereas earlier generations of believers usually gained their religious knowledge from authoritative institutions, such as a well-established church, temple or Islamic school, current believers are more likely to act as clients who freely select from the wide array of sources readily available in the marketplace. In his seminal writings on post-war American Christians, Roof (1999) called such consumers 'religious seekers', noting that their tastes tend to be eclectic, ranging from fundamentalism to metaphysical beliefs. Previous patterns of religious identification, in which most members of a particular cultural or social milieu would follow a common spiritual path, are increasingly being replaced by more diffuse practices, as believers explore the religious variants that best fit their needs. Berger (1969) has also observed that in this spiritual marketplace, products are sold to clients rather than imposed on them. Personal choice rather than institutional or cultural loyalties or norms drives this market. This situation favours innovative religious or cultural entrepreneurs who are able to craft fresh appeals or develop market niches that address shifts in consumer taste and the desire for novel religious products. This leads to volatility in religious consumption as believers tire of old commodities and seek out new trends.

It follows from this that the spiritual marketplace is largely pluralist in nature. Producers seeking a mass audience need to pitch their messages to have broad appeal and thus avoid narrow or exclusivist imagery and language. By the same token, smaller, more specialised companies and entrepreneurs can carve out lucrative corners of the market by aiming their products at specific subsectors of the religious community that may be seeking differentiation from the mainstream or confirmation of their exclusivity. Either way, the result is a maximising of consumer choice.

A final general observation is that spiritual consumption is often highly status-conscious. As Jones (2007: 213) points out, religious prod-

ucts can be used as signifiers of class mobility. Particularly among the nouveau riche, there is a tendency to seek goods or activities that bespeak both religiosity and conspicuous wealth. In this way, religious consumption demonstrates one's existing prosperity as well as one's aspiration for higher status.

**The Marketisation of Indonesian Islam**

In contemporary Indonesian Islam, many of these characteristics are clearly evident in the operation of the religious marketplace. Those involved in selling Islamic products have adeptly tailored their products to meet consumer demand. Many of the products and services emphasise personal convenience, accessibility and immediacy. They are also directed at overcoming the problems and anxieties of modern life.

Yusuf Mansur's Kun Fayakuun SMS service provides a good example of this. It is advertised as follows:

> Bury and settle all problems instantly with Ustadz Yusuf Mansur. No matter how difficult the problems we face, God provides a way out. Participate in SMS Kun Fayakuun and together we will find the answers. If God says 'Be!' … Then it is.

Related Kun Fayakuun services include 'the easy way to pay back debt' and 'the easy way to find the best partner'. Other preachers focus on the palliative effects of Islamic knowledge and devotions for busy urban Muslims. Uje, for instance, launched a service called Therapy for the Heart (SMS Obat Hati) that promised anxious customers not only counselling but also calming prayers and texts, while Aa Gym has made Managing the Heart (Manajemen Qolbu) a central theme of his preaching and business activities.

Entrepreneurs often show great creativity in developing new products. Arifin Ihlam's RomantISLAM SMS service offers Islamically based love advice to subscribers (see colour plate 2). Against a hot pink background, the advertising blurb declares:

> Bathing with his wife was among the Prophet's favourite pleasures, to the point where they were always racing each other to find water. … Do you want to be intimate and romantic towards your wife or husband like the Prophet? Get the secrets direct from Ust. Arifin Ilham. Type 'REG MESRA' [register intimate] and send an SMS to 4209.

SantriMob's mobile phone services range from screensavers featuring Arabic calligraphy and silhouettes of mosques to subscriptions to receive daily prayers or *zikir* messages, selected stories of the Prophet and 'perfect devotions' (*penyempurna ibadah*). Such products serve to bring Islam

into everyday life, no matter how hectic one's life may be. One product designer told me:

> Our customers are busy people who rarely have time to attend Qur'anic study classes or listen to sermons from a preacher. But they do want to feel in touch with Islam and mobile media are one good way of doing this. Customers tell me when they're in a traffic jam on the way home, they listen to sermons or recitations of Islamic texts via their mobile phones. This makes them feel like they're not neglecting their faith (interview with Anwar Hadi Isnianto, Jakarta, September 2005).

Similar attributes can be found in many web-based services. There are hundreds of Islamic websites in Indonesia, ranging from puritanical *salafi* sites to intellectually cutting-edge liberal web pages. Many sites run by the more conservative or scripturalist groups feature online religious advice services where readers can post questions on matters of faith or law and receive rulings from Islamic scholars (see Chapter 9 by Hosen). Such services entail an individualised religious exchange in which consumers may, from the comfort of their homes, gain access to quick answers on Islamic matters. In effect, this bypasses traditional institutional sources of Islamic guidance.

The marrying of Islam and prosperity is also common in these multimedia offerings. Two key messages are often found in these products: first, that Islamic teachings endorse the acquisition of wealth, provided it is done responsibly; and second, that pious behaviour can help Muslims prosper. On his MQ-Net multi-level marketing site, for example, Aa Gym asks, 'What is wrong with aspiring to be rich? Who would knock back the chance to become a millionaire or billionaire?', and goes on to enjoin Muslims to 'develop the Islamic community's economy' (see colour plate 3). Similarly, Yusuf Mansur runs 'Get Rich in 40 Days' seminars at five-star Jakarta hotels in which he links philanthropic behaviour to the bestowal of bounteous material and spiritual rewards (see colour plate 4). Jetta Tila, an editor with *NooR* magazine, remarked:

> We have no problem at all with Islam and capitalism. Making money and spending it is fine, as long as it is done in a way that doesn't contravene Islam. Every day, wealthy Muslims do really good things for their faith and for fellow Muslims (interview, Jakarta, 6 July 2007).

Islamic consumption and status are closely intertwined in higher-end marketing, particularly in the fashion, tourism and finance sectors. Glossy up-market magazines like *Paras* and *NooR* promote the latest designs from prestigious fashion houses and organise fashion parades and exhibitions at the best hotels. The clothes often feature expensive materials and motifs, ranging from elaborate indigenous textiles to jewel-encrusted silks (see colour plates 5 and 6). In her insightful analysis of

the Islamic fashion industry, Jones (2007) notes that such clothing has become a signifier of class and privilege, with the consumer being led to believe that personal and social transformation will accompany the purchase and donning of such garments. She also observes that the new phenomenon of linking fashion and piety does not appeal to the older generations of Muslim women, who prefer more frugal clothing (Jones 2007: 216–20). Islamic banks, too, commonly seek to appeal to the better-off sectors of the market by portraying the customers in their advertisements in executive attire: usually tailored suits for men and 'professional' Muslim clothing for women.

**Emotional or Rational Consumption?**

The nature of the religious response that inclines Muslims to consume particular products is a contentious topic among practitioners and observers of the Islamic economy. This is often cast as the 'emotion versus rationality' debate. In essence, while most analysts accept that this market is 'religious', there is disagreement over whether Muslims' consumer choices are driven primarily by subcognitive 'feelings' or cool-headed reasoning. According to the former view, some Muslims are willing to pay higher prices or accept lower quality for products that declare their Islamicness; the latter view holds that Muslims will only purchase religious products if it makes sound economic sense to do so.

Most evidence points to the presence of both emotional and rational decision making, with rationality being by far the dominant factor. The available market research as well as the sales strategies pursued by 'Islamic' companies attest to this. Surveys undertaken by the Karim Financial Consulting Group indicate that less than one-third of Muslim consumers are driven primarily by a sense of religious commitment, a group it refers to as 'loyalists'; the remainder of the market is 'rational' and avoids poor-value products.[18] Muhammad Syafii Antonio and Guntur Subagyo, respectively a leading sharia economist and a long-time editor of sharia economy magazines, are convinced that very few Muslims will buy a product, particularly a financial product, solely on the basis of it being 'Islamic'. They point out that the growth in sharia banks has been driven by the sector's higher rates of return on deposits, and that the Islamic banks' tardiness in developing new, more flexible banking products is hindering even more rapid expansion.

A number of major 'Islamic' companies make use of overt, sometimes exclusivist, Islamic language and imagery to market their products: pictures of mosques; the inclusion of Arabic terms and calligraphy; endorse-

18 Interview with Adiwarman Karim, Jakarta, 5 July 2007.

ments from well-known Islamic preachers; or the use of sharia-derived terminology such as *halal* or *haram*. Bank Muamalat Indonesia is one corporation that actively pursues this segment of the market with slogans such as 'Shift to the true path' (*Pindah ke jalan yang benar*) and 'The first genuine sharia' bank (*Pertama murni syariah*) (see colour plate 7). The bank's managing director, Ahmad Riawan Amin, has a high profile in the Islamic press and casts his message in starkly moral terms. He recently told an interviewer:

> For me, the concept of usury has already shown that the conventional financial system is as evil as hard drugs in ruining society. And sharia banking has the chance to be the medicine (interview in *Sharing*, 1, October 2007: 23).

He has also said that good Muslims should regard it as an obligation to use sharia banking and insurance, not conventional 'infidel' forms. A large number of small companies serving the conservative Islamist market are even more emphatic in their messages. To choose just one of the many unlikely examples from jihadist magazines, the Jet Hot Auto Muffler company promotes its products as expressing 'the creativity of a *mujahidin* sympathiser' and calls on '*mujahidin* activists' to buy its mufflers and form partnerships to establish new garages that will benefit the Islamic community.[19]

But most of the larger enterprises in the Islamic economy are more subtle in their use of Islamic symbolism and language and emphasise instead the utility and practical value of their services. This is evident in the advertising and product strategies of Islamic financial institutions. For example, advertisements for Bank Niaga's sharia unit focus on its branch and automatic teller machine network, telephone banking options and internet banking services, with no Islamic references apart from the name of the unit. The state-owned BNI Syariah bank also advertises its sharia services in an understated way. Ads for its sharia debit card, for example, feature a fashionably attired Muslim woman in headscarf walking through an up-market shopping mall carrying a number of shopping bags (see colour plate 8). The caption is designed to reassure customers that they can combine their religious and consumer activities without economic or social penalty. Even Bank Muamalat Indonesia stresses the comprehensiveness of its services to customers.

The choices made by Muslim consumers again point to reasoned decision making. For example, some 85 per cent of sharia bank customers have both a sharia account and a (usually much larger) account with

19 *Risalah Mujahidin*, February–March 2008: 92.

a conventional bank.[20] A Muslim media executive showed me his two credit cards, admitting that he was motivated in his choices by both loyalty to Islamic products and practicality:

> This card is for Bank Muamalat Indonesia and I have a small amount of money in there because I like to support a sharia bank. But here is my conventional bank credit card and this is the one I use the most. Why? Because there's a lot more ATMs and bank branches and they have more useful banking products than the sharia banks. When sharia banks have as many ATMs as conventional banks and as flexible products, then I'll put most of my money into them (interview, Jakarta, 5 July 2007).

Indeed, the trend in the Islamic economy appears to be to place greater emphasis on product quality than on religious sentiment. This recognises the fact that, despite accelerated Islamisation in Indonesia, the 'emotional Islam' market is limited, due in large part to the fact that consumers with a strongly Islamist outlook tend to have relatively low incomes and thus less to invest. Moreover, the Islamic market is both demanding and volatile; failure to meet consumer expectations will inevitably lead to a decline in market share. Umar Juoro, a sharia bank commissioner, commented that:

> The Islamic market is like McDonalds. We have to keep bringing out interesting new products and strategies or else business will go elsewhere. There is no standing still (interview, Jakarta, 2 July 2007).

There are numerous examples of Islamic products being spurned by Muslim consumers because they fail to meet expectations or compete with 'non-Islamic' products. Multi-level marketing is a prime instance of this. Until 2006, this market grew rapidly and the two biggest players, Ahad-Net and MQ-Net, had many thousands of agents and high turnover. But in the past two years Islamic multi-level marketing has largely collapsed, because consumers found that the prices and quality of many products were not competitive with what was available from the shops, and because the delivery of goods was often slow and uncertain. Another telling example of consumer volatility is found in the fate of Aa Gym's SMS service, al-Qur'an Seluler. Before he courted public controversy by taking a second wife in October 2006, it had more than 220,000 subscribers. By early 2007, this had dropped by half and it has not recovered.[21] Such trends show that consumers are not uncritical towards Islamic figures and goods.

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20 Interview with Muhammad Syafii Antonio, Jakarta, 7 July 2007.

21 Interview with Craig Abdurrahman, Jakarta, 26 June 2007.

**Radicalism or Pluralism?**

Another commonly asked question is whether the rising consumption of Islamic products leads to growing Islamism and radicalisation. A common assumption, particularly among Western observers, is that the more embedded in Indonesian society Islamic messages become, the greater the risk of heightened exclusivism, sectarianism and militancy. This is often linked to the surge in Muslim–Christian violence between 1999 and 2003 as well as the proliferation of militant Islamist groups in the early post-Soeharto period. Underlying this is the spectre of the threat of fanaticism accompanying growing Islamic pietism (see, for example, Abuza 2007 and Dhume 2008).

In reality, the ideological ramifications of Islamisation are more complex than this view assumes and there are grounds for arguing that commodification broadens and variegates Islamic expression. As a result, the spectrum of Islamic behaviour and thinking becomes wider and more internally divided into sectors and subsectors, each with its own particularities and self-ascribed differences from 'neighbouring' subsectors.

Good examples of this are what might be termed the *salafi* and *ikhwani* subsectors, which are on the 'right' or Islamist end of the spectrum. Both are relatively small and new compared to mainstream groups such as Nahdlatul Ulama (NU) and Muhammadiyah, having only begun to gain popularity from the late 1970s and early 1980s. Salafism is a highly conservative and puritanical movement that has its origins in Saudi Arabia and Yemen; the *ikhwani* draw their inspiration from Egypt's Muslim Brotherhood. *Salafi* groups tend to be small and exclusive; the main organisation representing the *ikhwani* community is the Prosperity and Justice Party (PKS). The emergence of both has been greatly facilitated by globalisation and marketisation (Bubalo and Fealy 2005). Globalisation helped bring *salafi* and *ikhwani* ideas to Indonesia, and the astute marketing of products and services helped these groups raise funds, recruit new members and entrench themselves in Indonesian society. *Salafi* and *ikhwani* groups each have their own companies and members show great loyalty to the goods these firms produce. Both communities are strong supporters of *salafi* and *ikhwani* publishers, herbal medicine companies, *bekam* clinics, *rukyat* practitioners and education providers. These economic activities help to intensify group loyalty but also provide a way of attracting new members. Customers of a *salafi bekam* clinic or an *ikhwani* herbalist will often receive doctrinal guidance in addition to medical services, in the hope that they may be attracted to join a *salafi* or *ikhwani* group. Thus, in this subsector, it is possible that commodification may lead to greater radicalism.

A different dynamic is at work in the middle of the Islamic spectrum where most Muslims can be found. Here, the commodification of Islam

seems to result in greater pluralism. A major reason for this is that in this segment, the marketing of Islam stresses individualism and choice. Vendors seeking a mass market need to appeal to the widest possible audience using pluralist, non-judgmental messages. Thus, they tend to avoid messages based on a narrow definition of what constitutes a 'good' Muslim, instead incorporating subtle Islamic language and symbols into advertisements that are primarily non-religious in nature. For example, an advertisement for Bank Internasional Indonesia's sharia unit depicts staff members wearing headscarves, but the male customers are dressed in suits and the female customers are not veiled. A Bank Indonesia advertisement for sharia banking uses a photograph of hands laid on top of each other, the variety of skin colours implying that its sharia customers come from many different ethnic and religious backgrounds. Business analyst Adiwarman Karim advises his clients that for a mass market: 'Soft Islam sells; hard Islam doesn't'.[22] Looked at in terms of both volume and spread, the pluralist trend appears ascendant in Indonesia's Islamic marketplace.

The dominance of pluralist patterns of Islamic consumption in Indonesia accords with trends in other rapidly modernising and Islamising societies. For example, White (2005) argues that religious commodification in Turkey has led to the 'Muslimisation' rather than 'Islamisation' of public life, with the middle classes increasingly concerned to present themselves as Muslim rather than Islamist. They do not bring a specifically Islamic political agenda to their public lives but they do want their identity as pious Muslims to be evident. This new Muslim identity is 'modern', multicultural and pluralist—one that does not divide Turkey but is integral to a national discourse and agenda. Similarly, in Indonesia, the consumption and expression of Islam is tending to blend into rather than stand apart from nationalist discourses. The number of major parties that now have a 'religious–nationalist' platform offers proof of this process. These parties project an image that easily accommodates a pious but moderate Muslim identity, but not trenchant Islamism.

## A Shallower or a Richer Islam?

Within Indonesian Islam, there is a heated debate among scholars as to whether or not the commodification of Islam is commendable. Particularly among intellectuals and traditional Islamic scholars, there is disdain for the new manifestations of Islamic practice and discourse. They complain that many of the popular preachers lack a sound Islamic education and some, such as Aa Gym, betray a poor command of Arabic language

22 Interview with Adiwarman Karim, Jakarta, 5 July 2007.

and Islamic law—knowledge traditionally regarded as a cornerstone of Islamic scholarship and authority. They also bemoan the perceived superficiality of much Islamic programming on television and radio, in which celebrities with scant Islamic knowledge feature prominently and significant religious issues are reduced to brief, often glib, pronouncements. The former chair of Muhammadiyah, Ahmad Syafii Maarif, wryly observed that for all the Islamisation of society and increase in overt pietism, the number of Muslims found guilty of crimes from corruption to murder has hardly changed. He argues that much of the current popularity of Islam is external rather than internal and that the 'new' pious (*santri*) Muslims are more concerned with *looking* Islamic than they are with *being* Islamic.

Ultimately judgments about the nature of contemporary change depend upon subjective views about how Islam should be practised. Literalists tend to be suspicious of intellectualised discussion, regarding Islam as fundamentally about accepting the immutable precepts set out in scripture. Liberals, in contrast, regard faith as something that needs to be contextualised in order to capture its true essence and ensure its correct interpretation for modern times.

Regardless of normative perspectives, it is generally acknowledged that marketisation leads to the simplification of religious messages as those doing the selling seek the broadest possible appeal. Market dynamics dictate that religion be brought increasingly into popular culture, particularly via electronic media, and that it be presented in an entertaining and easily digestible form. Thus, it is not surprising to find preachers employing theatrical devices such as evocative lighting, music and stage settings, and presentational techniques that move from the witty to the emotionally moving to the morally uplifting. It is noteworthy that one of Aa Gym's early marketing advisors was the son of a successful Christian television preacher in the United States.

Despite the materialism and fashionableness of Islamic consumption, it would be wrong to see it as entirely jejune. Many middle-class Muslims have little time for, and perhaps interest in, intellectualised discourse but they are serious about improving their religious understanding and practising their faith in a devout way. Moreover, there are discernible benefits for the broader community in an increased level of concern for morality and social responsibility. Levels of philanthropic activity by Muslims have risen dramatically in the past decade, and the larger Islamic charities, such as Dompet Dhuafa, now dispense billions of rupiah in assistance each year. The pietistic aspirations of Muslims have also given momentum to campaigns for higher public ethical standards and political reform. PKS, which predominantly represents the *ikhwani* community, is one such manifestation of this. It is freer from corruption and

patronage than other parties, is the only party to provide regular welfare, emergency relief and free medical services to needy communities, and campaigns strongly on social justice and economic equality issues.

## 3 CONCLUSION

The sheer breadth and complexity of Islamic economic activity and consumption in Indonesia make neat and comprehensive analysis almost impossible. As with a sprawling and elaborate mosaic, it is all too easy to set one's eye on one part, mistakenly believing it to represent the whole. For example, one might find evidence for weakening Islamism in the declining sales of Islamist magazines like *Sabili*, without reckoning on the proliferation of Islamist book publishers; or one might find proof of an Islamising economy in the fast growth rates of Islamic banking and insurance, only to be confronted with the fact that sharia-compliant finance is but a fraction of the total economy. In effect, the more one scrutinises one aspect of the mosaic, the harder it is to take in the other parts. Thus, the challenge is to get a broad perspective.

So, what is the 'big picture' of Islamic consumption and its accompanying trends? The first point to note is that Islam's impact on public life in Indonesia has been uneven. Although its economic manifestations are growing, sharia-based finance comprises no more than 2 per cent of any sector of the national economy and Indonesia is unlikely to reach Malaysia's levels of sharia banking—almost 20 per cent—within a generation. Politically, the influence of Islamic parties and movements, especially those with a more Islamist agenda, is strictly limited. Support for Islamist parties nationally at the 2004 parliamentary elections was only 22 per cent and Islamic issues seldom dominate the political discourse. But at the same time, less ideological forms of Islamic sentiment are spreading across the political spectrum. Evidence for this can be found in the number of parties now claiming to be both religious and nationalist, and in the success of 'secular' nationalist parties such as Megawati Sukarnoputri's Indonesian Democratic Party of Struggle (PDI-P) in mobilising Muslim support by establishing Islamic wings.

Undoubtedly, though, the greatest impact of commodified Islam is in the cultural and spiritual spheres. The expression of Islam through popular culture is now much more common than it was two decades ago and an Islamic 'register' in public discourse is now taken for granted. Spiritually, the outward observance of Islamic norms and devotions has become widespread and the consumption of Islamic products has helped make religion a defining element in the lives of an increasing number of people. New patterns of religious behaviour are also evident, including

a tendency towards individualised Islamic learning and consumption, faster change in the tastes and preferences of Muslims, and increasing provision of services catering to market demand for prompt, accessible, lifestyle-relevant Islamic guidance.

The trajectory of this Islamisation process is unlikely to change, given the continuation of the factors that drove it in the first place: globalisation, modernisation and urbanisation. But the character of Islamic consumption may change according to domestic socio-political circumstances as well as international factors. Renewed inter-religious conflict within Indonesia, such as occurred in the immediate post-Soeharto period, might harden Muslim attitudes and increase the appeal of Islamism. Worsening global economic conditions or deteriorating relations between the Muslim world and the West may also contribute to more sectarian or exclusivist trends. But overall, religious commodification has not greatly altered the moderate nature of mainstream Indonesian Islam and is unlikely to do so in the foreseeable future.

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# 3 MODULATIONS OF ACTIVE PIETY: PROFESSORS AND TELEVANGELISTS AS PROMOTERS OF INDONESIAN *'SUFISME'*

*Julia Day Howell*

A distinctive and remarkable feature of Indonesia's recent Islamic revival has been the upsurge of popular interest in Islam's mystical and devotional tradition, *tasawwuf* (Sufism). The resurgence of Sufism, especially among urbanites, during Indonesia's Islamic revival runs counter to the powerful current of scripturalist Islamic modernism that has been hostile to Sufism for most of the past century. Modernist reformers, prominent in cities in organisations such as Muhammadiyah, commonly thought that *tasawwuf* encouraged violations of the core doctrine of the oneness of God through excessive adulation of the masters (*syekh*) of the Sufi religious orders (*tarekat*). Muslim modernists also objected to certain discretionary prayers (*shalat sunnat*) that Sufis appended to Islam's obligatory prayers (*shalat wajib*). Not only did modernists find no scriptural precedent for such additions, and therefore branded them heretical inventions (*bid'ah*), but they judged the 'irrational', emotive and mystical states that the repetitive Sufi prayers could evoke to be out of keeping with the modern temper Muslims must cultivate to regain their proper place in the world.

In the Middle East, the scripturalist and, increasingly, Salafist[1] character of Islamic modernism was heightened in the middle to late twentieth

1 The Islamic reformist movements commonly referred to as 'Salafist' (either by proponents or critics) are diverse, but the reference here is to those twentieth-century movements that seek to restore the 'true' faith in the face of corrupting modern influences by modelling religious practice wholly on that of the

century as disappointment with secular ideologies of social transformation and social justice fuelled the popularity of political Islam. Global currents of Salafist thought, which gained prominence during the latter twentieth-century Islamic revival, have reinforced the suspicions of Sufism already raised by more moderate modernist Muslims. Such anti-Sufi agitation has played a part in Indonesia's Islamic revival, as it has in Islamic revivals elsewhere.

Nonetheless, as the twenty-first century unfolds, it is clear that Sufism has not disappeared from Muslim communities across the world, and is showing new vigour in many places where it had languished in the shadow of other articulations of Islam with stronger public recognition as 'orthodox' (Howell and van Bruinessen 2007). Indonesia is one of the places where Sufism appeared to be in decline by the middle of the twentieth century, but its resurgence in the last three decades of the century is now widely acknowledged[2] and a matter of much discussion.

This Sufi resurgence needs to be understood as far more than simply an increase in the popularity of traditional Sufi practices (such as supererogatory prayers or fasting) and institutions (the *tarekat*). Like all fields of the Islamic sciences, and like popular Islamic practice in general, *tasawwuf* has recently undergone particularly intense re-examination and shifts in colouration. The fact that the new enthusiasm for Sufism in Indonesia has been especially evident in cities and among the middle and upper classes (who constitute the sections of society most intensely drawn into modernising social change) should suggest—as is indeed the case—that *tasawwuf* today is assuming novel forms. This is signalled by the inclusion in the Indonesian vocabulary of a new word for *tasawwuf*: '*Sufisme*'. Clearly a borrowing from European languages, this term first became current in Indonesia in the 1970s when Western literature on Sufism began to circulate broadly. It was then taken into Indonesian-language works on the subject, which became among the best-selling books on Islam. This indicates that in Indonesia the Islamic science of *tasawwuf*

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*salaf*, the pious 'predecessors' (the Prophet Muhammad, his companions and their followers of the first three generations). Most self-identified Salafis do not wholly reject the medieval schools of Islamic law that developed during the first three centuries of the faith. However, Salafis commonly do read the canonical texts (the Qur'an and the Hadith) selectively and literally in ways that discredit many traditionalist Muslim practices (including Sufi practices) as heterodox foreign innovations (*bid'ah*). They are also hostile to liberal modernist Muslim reformers who have developed historically contextualised interpretations of the holy books in order to adapt religious practice to contemporary life.

2 See Azra (1993), van Bruinessen (1995), Darmadi (2001) and Howell (2001, 2007a).

and associated spiritual practices are being reflectively contextualised in a global spiritual marketplace. So we can say that '*Sufisme*' is globally contextualised *tasawwuf*.

I propose to provide a schematic picture of new modulations of Indonesian *Sufisme* by identifying: (1) the modes of Islamic piety with which *Sufisme* is associated; and (2) the differing types of new communication nodes that support novel articulations of Sufism in Indonesia. Although Sufism is only one current of Islamic communication passing through these nodes, examining the nodes, as well as the ways Sufism is developed as a spiritual resource by teachers and preachers in those domains, should tell us much about the world of contemporary *Sufisme*.

The communication nodes to which I want to call attention are: (1) the commercial adult Islamic education institutes offering courses and seminars based on the model of university classroom teaching; and (2) televised religious programming. Each of these Islamic communication settings, I argue, supports a form of what Bayat (2007: 150) calls 'active piety', but in a different register.

Bayat develops the concept of active piety through an analysis of Egyptian Muslim televangelism. This, he finds, has grown out of, and stimulates, heightened religious autonomy, that is, a greater sense of individual responsibility for making choices in religious matters (as in other areas of modern life), and thus for charting one's own spiritual career. Nonetheless, Bayat notes that the autonomy the Egyptian televangelists encourage is narrow in scope, being but a step into a kind of Muslim 'born-again' identity and a revised, narrowly circumscribed Salafist understanding of 'true' Islam. Although audiences are inspired to undertake projects of personal development that set them apart from their more complaisant and conventional neighbours, theirs is a limited 'assertion of individuality within constraint' (Bayat 2007: 160).

Indonesian televangelism of the same period, I argue, can appropriately be characterised as a vehicle for active piety. However, comparable expressions of Islamic piety in Indonesia have a number of distinctive features, not least of which is the inclusion of several '*Sufistik*' variants. Among the Sufi variants are those in a semi-autonomous register similar to the constrained forms of active piety that Bayat finds among the born-again followers of the Egyptian televangelists. As in Egypt, in Indonesia these plebeian forms of Sufi active piety are promoted through new styles of televised preaching. But in Indonesia there is also another variant of active piety in a sophisticated, highly autonomous register among the middle and upper classes. Some of the leading exponents of this more sophisticated predication, delivered principally through adult education institutes but also in attenuated form through the electronic mass media, are significant figures in the liberal-to-moderate Islamic neo-modernist

movement associated with the late Nurcholish Madjid (1939–2005). Through its publications and adult education programs, this movement has promoted the use of rational–critical thought in Islamic scholarship, particularly through historically contextualised exegesis of canonical texts. Past students have shown considerable self-confidence and initiative in finding ways to further develop their understanding and practice of their faith, including its Sufi variants.

I preface my account of the distinctive Indonesian forms of Sufi-inspired active piety with a reprise of Bayat's concept of active piety in Egyptian televangelism. I then describe how both the highly autonomous and semi-autonomous modes of active piety with Sufi colouration have been promoted in Indonesia in the last decade. Since I have already given some attention elsewhere to the highbrow, highly autonomous variants of Indonesian *Sufisme* (Howell 2005, 2007a, 2007b), the *Sufistik* televangelists who foster more conservative, semi-autonomous forms of active piety will be the principal focus of this chapter.

## 1 ACTIVE ISLAMIC PIETY, WEST AND EAST

In 2000, when Abdullah Gymnastiar (or Aa Gym), Indonesia's first true megastar Muslim televangelist, rocketed to fame, a strikingly similar lay preacher, 'Amr Khaled, got his big break in Egyptian television. Khaled became a smash hit in Egypt, promoting much the same sort of apolitical, strongly ritualistic and emotive Islamic piety that Aa Gym was popularising in Indonesia. From the time of Aa Gym's and 'Amr Khaled's first sensational successes on television in 2000, their kind of new-style preaching with high production and entertainment values came to overshadow the preaching of established authority figures with more erudite and, in some cases, more dour or even hellfire-and-damnation styles of preaching.

### Characterising New Modes of Egyptian Piety

The shift in tone of Islamic piety promoted by clean-shaven, nattily dressed Egyptian lay preachers like Moeez Massoud, Khaled al-Guindi and 'Amr Khaled has been characterised variously by observers of that region. Haenni (2006) calls it 'market Islam', emphasising its articulation with Islamically tinged consumerism and its connection to neo-liberal, globally integrated economic development. Elsewhere, Haenni and Tamman (2003: 4) call the new-style preaching and related promotions of Islamic piety in business, fashion, music, art, education and publishing 'Islam lite'. This term renders into English the popular Egyptian epithet

*da'wa diet* (lite preaching), which humorously disparages the new piety's apparent substitution of emotional fervour and forms of Islamic comportment compatible with middle-class lifestyles for more serious religious engagement. Thus 'Amr Khaled famously approved beach holidays for young people, as long as the girls went veiled (preferably with the face fully covered) and both boys and girls avoided alcohol.

Bayat's (2007) characterisation of Egypt's new-style religiosity as 'active piety' places more emphasis on the social circumstances of the classes and demographic segments most drawn to it: the middle and upper classes, and especially their women and young people. The term alludes to the relativisation of religious commitment that comes with modernisation in urban settings where both local and global cultural diversity is increasingly apparent. Comfortably placed Egyptians' 'passive religious attachment' to Islam (Bayat 2007: 150), which in the past involved simply going along with their religious obligations according to the standards of their local community and class, is no longer viable for many. That kind of unreflective, customary piety had been disturbed by more than three decades of heavily politicised and sometimes violent Islamic revivalism. After the deflation of the radical Islamic-state agenda in Egypt at the end of the 1990s, and the mutual capture of the state and Egypt's centre of Islamic orthodoxy, Al Azhar University, middle and upper-class Egyptians were left with an activated awareness of the need for religious commitment but little in the way of religious leadership that spoke to their needs and catered to their tastes.

This was the market niche that a younger generation of Egyptian white-collar lay preachers began to fill in the 1990s, at first only at private religious functions in homes and clubs, but then in large public venues and, by the turn of the century, on television. The active piety they have promoted, and that has become sensationally popular in the new century following the demise of violent political Islamism, is not concerned with the politics of religion except by way of aligning sentimentally with oppressed Muslims in foreign lands (Bayat 2007; Haenni and Tamman 2003). The agenda is personal, not political, aiming at 'personal salvation, ethical enhancement and self-actualisation' (Bayat 2007: 149). That self-actualisation is an individual project, however conformist its ideals. The recommitted Muslim actively strives to live according to the newly appreciated tenets of 'true' Islam and thereby to access direct, personal experiences of closeness to God. Lay preachers like 'Amr Khaled inspire this kind of active religiosity by featuring, in their sermons and talks, stories of a dramatic turning point in their faith: a specific time in their lives when they themselves sensed a painful lack of connection with God, responded by repenting, changed their ways (praying regularly, avoiding alcohol, dressing modestly) and were rewarded by a vital sense

of God's presence. The preachers' audiences are encouraged to wait for such moments, to respond when they come by re-dedicating themselves to 'true' Islam, and to share their re-dedication stories with others. The 'active' nature of this piety is evident both in the turning point, when a conscious break is made with one's complaisant past, and in the explicit obligation to preach to others who remain only passively attached to their faith.

Ritual features prominently in the practice of this active piety, particularly in the individual performance of the five daily prayers, but also in the mass and televised prayer rallies. The new-style preachers are 'thin on dissent' and 'thick on ritual' (Bayat 2007: 149). The public prayers they lead have a distinctive tone of overwrought spiritual longing for a loving God, who is no longer seen primarily as distant and punishing (as in the sermons of the well-known Al Azhar *syekh*). This God wants to be part of our lives, and inspires deep regret for sins but confidence in His mercy. Members of the audience often remark on being moved to tears. A new style of sorrowful song used in the performances helps draw out the intense, sombre emotion.

**Active Piety in Indonesian Televangelism**

Indonesian lay preachers of Abdullah Gymnastiar's generation foster something very like the active piety that Bayat and others have described for Egypt. Like the Egyptians, the major Indonesian lay preachers (or *dai*) inspire their substantially young and female, middle to upper-class audiences to take up a newly disciplined practice of their faith that contrasts with the more easygoing or unfocused religious commitment of their past. The preachers' own stories of repentance are important to their appeal. A powerful and transforming spiritual experience also figures in the recommitment stories of several of the leading young new-media *dai*. These widely known stories form the basis for the preachers' credibility as religious authorities despite their lack of formal religious qualifications. The repentance stories also serve as emotionally powerful elements in the preachers' religious exhortations and prayers. A particularly dramatic type of repentance story, featuring redemption from bad rich-kid behaviour (such as involvement with drugs, loose living and even dishonest financial schemes), has helped younger *dai* like Jefry Al-Buchori and Yusuf Mansur connect with the religious television youth market and today's anxious parents.[3]

3 Spiritual and personal development programs similar to those of the celebrity preachers are also offered by 'trainers' who do not preach in mosques but offer heavily Islamic, spiritualised personal-growth seminars and management

Several of the high-rating Indonesian entertainer–preachers of the new century also promote active piety through a distinctive and even, in some cases, branded, program of personal spiritual development. Best known are Aa Gym's Manajemen Qolbu, or MQ, and Arifin Ilham's program of *zikir*.[4] Members of the congregation, audience or public thus choose not only to recommit themselves to God, living differently henceforth from other members of the Islamic community (*umat*) who have not so re-dedicated themselves, but to follow a particular program designed or expertly set out by the *dai* as a means of realising the spiritual goals to which they have committed themselves.

In Indonesia as in Egypt, it is personal ritual observance rather than the politics of public religion that forms the subject matter of the new-style preachers, at least in their public performances. Dramatically modulated prayers (both *shalat wajib* and *shalat sunnat*) form the core of the performance repertoires of two of the highest-rating Indonesian preachers of the first six years of the new century, Aa Gym and Arifin Ilham. Both of them famously move their congregations or audiences to tears of remorse mixed with relief and wonder at the mercy of God and the beauty of His creation.[5] The Egyptian ethnography of new-style televangelism prepares us for this, as do the already well-known accounts of American Christian evangelical preaching, from the eighteenth-century campground meetings to twentieth-century televangelism (Bruce 1990).

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training workshops. The best known of these trainers is Ary Ginanjar, creator of the Emotional–Spiritual Quotient (ESQ) brand of training programs. These are offered in large, up-market commercial venues like the Jakarta Convention Centre and on-site for corporations and government departments. Ary Ginanjar's books and CDs, which summarise the ESQ approach to personal development, performance enhancement and professional accountability, are widely available in bookstores, along with those of preachers like Aa Gym, Arifin Ilham and Yusuf Mansur. Such trainers can, like the televangelist *dai*, be seen as promoters of 'active piety'.

4 *Zikir* literally means 'remembrance' of God. This is elaborated ritually in litanies in which the holy names of God or short passages from the Qur'an are repeated rhythmically over and over again. These litanies are popular with Sufi masters, who prescribe specific *zikir* for members of their orders and for the needs of individuals under their guidance. The litanies are also used by other Muslims as additional devotions appended to the required daily prayers.

5 Like Aa Gym and Arifin Ilham, Ary Ginanjar elicits intense religious emotion in his massive ESQ personal development workshops. He specialises in high-tech theatrics, projecting onto giant plasma screens glorious and terrifying images of swirling galaxies (God's majesty), graves rent by lightening (the wages of sin) and gardens of cherry blossoms in spring (God's mercy and benevolence). A high-volume surround-sound system backs his interludes of highly charged Islamic prayers with the sounds of glorious or soulful music and the heart-rending disembodied voices of repentant sinners.

But in Indonesia crying during a religious ceremony used to be uncommon, and, where it occurred, subdued, since it violates older norms of local cultures that strongly discourage the expression of any strong emotion in public.[6]

Indonesia's leading entertainer–preachers are also known for a melodious quality of voice, *suara merdu*, that is considered especially pleasing and appropriate for the range of emotions the preachers evoke in prayer. Their deep, mellifluous and soulful voices help draw audiences into a mood of repentance and spiritual intimacy that facilitates a sense of being focused or absorbed (*khusuk*) in the prayers. Less emotionally wrought ritual also figures prominently in the ministries of the younger televangelists when they are called upon to lead prayers.

There are several indications that an Indonesian *dai*'s television success (like that of his Egyptian counterparts) actually depends on keeping the focus on personal piety and off the politics of religion. In the early days of Aa Gym's rise to fame, several commentators in the press appreciatively contrasted his apolitical style of preaching with that of one of his predecessors, the 'million-follower preacher' (*dai sejuta umat*) Zainuddin MZ, who pushed the causes of the Muslim and other parties with which he was associated in off-air mass rallies (Karni 2002: 31). In their view, Aa Gym's star would sink like Zainuddin's if he started mixing politics with his message.[7] Television station programming staff also report that they avoid *dai* who have a heavy political message.

Bayat (2007: 147 ff.) has described Egypt's ritual-heavy, politics-light active piety as part of the retreat from radical Islam in that country. Thus he sees Egypt's politically disengaged active piety in the twenty-first century as a reaction against the violence-ridden struggle of Islamist organisations like al-Jama'a al-Islamiyya and the Muslim Brotherhood to make Egypt an Islamic state by force, a struggle that reached a crescendo in the 1990s and collapsed just as the new-style preachers and new forms of Islamic consumer culture began to attract wider patronage. The active piety of Indonesian entertainer–preachers who have achieved television

6 As Chittick (2004) shows, Islam's canonical sources attach a positive value to weeping as a sign of genuine repentance, and much has been made of this throughout the history of Sufism. Indonesia's traditionalist Muslim scholars, like their colleagues elsewhere, have used those sources to legitimate modest tears of regret shed during prayers for forgiveness. However, they have also called attention to religious sanctions against piety expressed with prideful showiness, and in the past, this has reinforced local cultural aversion to public displays of private religious feelings.

7 Now the personal politics of the family seem to have had the same sort of negative effect; since Aa Gym took a second wife in 2006 his following has declined substantially.

stardom in the last decade, however, does not fit with such a trajectory of rising Islamist violence and its sudden deflation.

In the absence of any comparable history of radical Islamist revivalism that has alienated the growing middle class from religious politics, the substantially apolitical tone of Indonesia's twenty-first-century televangelism can more reasonably be attributed to the commercial pressures on television broadcasting since the growth of private television networks in the 1990s (Muzzaki 2007). It may also be related to the spread of satellite television reception, which has exposed Indonesian audiences to global trends in televisual entertainment.

**Indonesian Televangelism in a Higher Register**

Another significant contrast between televangelism in Indonesia and in Egypt is the prominence on Indonesian religious television of highly academically qualified religious authorities who, in their appearance, manner and intellectual background, break the mould of the classic or old-style religious scholar (*ulama*). Unlike in Egypt, where the official voice of religious authority was projected on television by Al Azhar University professors such as Syekh Muhammad Shaarawi, traditionally robed and declaiming in settings redolent of centuries-old scholarship, on Indonesian television as far back as the 1970s the scholarly voice has been projected by public intellectuals who dress in the business suits or fine batiks worn by secularly educated elites. They have included the independent scholar and author Hamka (1908–81) and professors from the country's top Islamic university, UIN Syarif Hidayatullah Jakarta. Many of Indonesia's popular professor–preachers not only have had lengthy religious school (*pesantren*) training but have won advanced degrees from institutions where they have studied the social sciences, history and comparative religion as well as Islamic studies. Such figures include Nurcholish Madjid, who was a young man on the new-media scene when Hamka was already an elderly authority figure, and professor–preachers from the following generation such as Quraish Shihab, Nasaruddin Umar, Jalaluddin Rakhmat and Komaruddin Hidayat.

As higher production values and more popular interactive formats were introduced into television over the years, the younger professor–preachers have adapted to the new sets and formats that have reduced the social distance between the religious authority figure and the audience, on set and at home. The professor–preachers join shows with interactive formats, such as programs with mixed panels of experts possessing different areas of expertise. In their more formal broadcasted talks, they may introduce everyday-life vignettes, which add an element of warmth and familiarity. Nonetheless, their predominant tone is scholarly, and

interviewers and questioners treat them as experts. The content of their talks and responses is intellectually meaty and presumes an audience interested in reflecting critically on their remarks.

Significantly for our discussion of contemporary Indonesian Sufism, several of the popular professor–preachers, most famously Hamka but also Nurcholish Madjid, Jalaluddin Rakhmat, Nasaruddin Umar and Komaruddin Hidayat, have drawn heavily on the Sufi tradition to help their audiences enrich their religious practice with some kind of inner depth. Hamka, already a leading modernist thinker in the pre-independence period, broke ranks on the subject of Sufism in his famous books *Tasauf Moderen* [Modern Sufism] (1990) and *Perkembangan Tasauf Dari Abad ke Abad* [The Development of Sufism from Age to Age] (1962). There he maintained the modernists' rejection of folk Sufism's ecstatic rituals and aggrandisement of Sufi masters, but encouraged modern Muslims to salvage from the Sufi tradition the practices of ethical reflection and remembrance of God (*zikir*) in daily life, which can add nuance to moral judgment and enrich the Muslim life of prayer. Nurcholish Madjid agreed with Hamka and, particularly in his later years, publicly promoted neo-Sufism (Kull 2005: 23). Thus, he urged Muslims to underpin their required religious observances and their efforts to bring Muslim values into Indonesian public life with an active spiritual life that included non-ritualistic *zikir* (Kull 2005: 148).

Jalaluddin Rakhmat, Nasaruddin Umar and Komaruddin Hidayat have all taught *tasawwuf* at the Paramadina Foundation's[8] adult education centre (PSIP) and at the Islamic College for Advanced Studies (ICAS). Jalaluddin Rakhmat, a former *tarbiyah* movement campus activist, became an education innovator in his homeland after studying political science in Australia. Having become known as a Paramadina lecturer on *tasawwuf*, he was invited to teach Sufism to a private women's group at the home of the Indonesian McDonalds' franchise holder. Interest in the group was so great that a public *tasawwuf* study institute, Tazkiya Sejati, was founded to cater for a larger audience. Nasaruddin Umar, the director for Islamic affairs in the Ministry of Religion, convened a study group set up in the late 1990s with the assistance of keen Paramadina students to explore Sufism and spiritual practices similar to those of the Sufis. He has also run numerous workshops on Islamic spiritual enrichment out of the prestigious At-Tin and Sunda Kelapa mosques, draw-

8 Founded in Jakarta by Nurcholish Madjid and like-minded colleagues in 1986, the Paramadina Foundation (Yayasan Wakaf Paramadina) has promoted historically contextualised and hermeneutically sensitive understandings of Islam through its research, publication and teaching programs. It is one of the leading institutional champions of religious pluralism and liberal Islamic thought in Indonesia.

ing on his early *pesantren* Sufi training. Like Nasaruddin, Komaruddin Hidayat (now rector of Syarif Hidayatullah Jakarta) has found in Sufism the basis for an appreciation of the spirituality of other faiths. Both have been active in interfaith dialogue (Howell 2007c).

Although the Sufi inspiration of these public intellectuals is more evident in their books for the educated layperson and in the seminars and workshops they give off-screen, a Sufi flavour is also detectable in their television commentary. Thus, their televised religious teaching encourages viewers to recognise the possibility of a rich inner life of remembrance of a loving God who is not only transcendent but palpably immanent in their lives.

Many participants in the *tasawwuf* courses and in the more loosely Sufi programs of the adult Islamic education institutes have gone on to more practice-focused Sufi institutions. These include the Sufi orders (particularly the more cosmopolitan ones like TQN Suryalaya) as well as various neo-Sufi groups such as Padepokan Thaha (Howell 2007b) that dispense with many or all elements of *tarekat* organisation but teach elements of *tasawwuf* and Sufi spiritual practices. Past students of Paramadina-type *tasawwuf* programs have also explored non-denominational spiritual practices that are viewed as compatible with Islamic spirituality, such as meditation (Howell 2005). These highly autonomous spiritual seekers patronise home-grown spiritual development programs such as those offered by the Anand Ashram, as well as internationally sourced spiritual development programs, like the Brahma Kumaris' Raja Yoga meditation, Reiki and study of *The Celestine Prophecy*.

## 2 SUFISM AND THE INDONESIAN ENTERTAINER–TELEVANGELISTS

The Sufi tradition famously emphasises God's loving immanence (which we can experience in prayer and read in the signs of His creation) over God's awesome transcendence and wrathful judgments on our infractions of His holy law. The latter is an image familiar in the scripturalist discourse of Sufism's critics, including most Muslim modernists and many classically trained *ulama*. It is thus noteworthy that the new-style Egyptian lay televangelists invite their audiences to recommit themselves to scripturalist programs of personal development (emphasising conformity to a selection of traditionalist jurisprudence, or *fiqh*) with the inducement of happy personal experiences of a loving God. In the Egyptian context, apparently, this does not invite comparisons with Sufism. There the middle and upper-class fans of the pop-preachers generally associate Sufism with the Sufi *syekh* and their 'benighted' followers

among the rural and urban poor (Gilsenen 1973: 201; Hoffman 1995: 2; Bayat 2007: 151).

In Indonesia, however, not only do some of the professor–preachers include elements of renovated Sufism in their teachings on Islam, but two of the country's best-known lay preachers of this decade, 'Amr Khaled's counterparts Aa Gym and Arifin Ilham, draw on a much fuller palette of Sufi concepts and practices in their on-screen evangelism. This is recognised by both their fans and their detractors: they are popularly identified as 'Sufi' or '*Sufistik*' (Satori 2003: 47). Aa Gym has been embarrassed by this, but not Arifin Ilham. What is 'Sufi' about these entertainer–preachers and their televised programs will occupy us below. We will also consider how these lay preachers manage to recast Sufi piety—once supposed by many to be a heretical relic of the agrarian past—as elements of their popular programs of personal development.

In some ways Sufism is well suited to projecting a model of apolitical piety on screen for the modern Muslim, even though it has long been associated with otherworldly withdrawal into the self. Sufism's rich literature is the source of much poetic elaboration of the idea of seeking closeness to a loving God, an idea that in so many traditions today seems to appeal to the world- and self-affirming workforce of late capitalism. Moreover, Sufism's extended ritual can provide dramatic material for television broadcasts if properly produced. Also, its ethical project, which is not tied to particular religious laws even though it builds on them in a general way, leaves considerable scope for expansion using the attractively contemporary language of psychology and other social sciences.

## Sufi Elements Common to Both Aa Gym's and Arifin Ilham's Ministries

Aa Gym and Arifin Ilham incorporate practices associated with Sufism into their new-media predication in different ways. Nonetheless there are recognisable Sufi elements common to the ministries of both. Both lead televised mass-audience religious services in which they append to the obligatory prayers certain non-obligatory *zikir* prayers recommended by Sufi masters. Conventional *zikir* prayers, which are commonly used in traditionalist Nahdlatul Ulama (NU) circles in everyday practice, may include recitations of some or all of the 99 names of God (*asmaaul husna*) and brief repetitions of short phrases and passages from the Qur'an (such as the *tahlil*, *takbir*, *isti'adzah* and *al-Fatihah*).[9] In the *tarekat*, where *zikir* ritual forms part of a mystical path to ecstatic awareness of God, the

9 *Tahlil* is the phrase *Lā illaha ila'lah*, which expresses Islam's foundational belief in the oneness of God (monotheism); *Takbir* (*Allahu akbar*) acknowledges God's

short phrases are repeated for extended periods, accompanied by movements of the head and upper body and patterned breathing. Neither Aa Gym nor Arifin Ilham leads such potentially ecstatic *zikir*, nor do they encourage this practice. However, even without the drama of ecstatic *zikir* (which can be visually compelling, as we see from the popularity of films of the Mevlevi order's 'whirling' *zikir*), their services are visually engaging. They do this through scale (massive audiences), the beauty and importance of the settings, and the attendance of celebrities and dignitaries for their major broadcasts.

Aa Gym broke into national television in 2000 with a program called *Indahnya Kebersamaan* [The Beauty of Togetherness], broadcast monthly by the private television station SCTV from Jakarta's Istiqlal Mosque. Istiqlal, for a time the largest mosque in Southeast Asia, enjoys national pride of place near Indonesia's National Monument. In 2001 Aa Gym received his first invitation to lead an official national commemoration of a religious holiday, also broadcast live on national television from Istiqlal Mosque. This established his reputation as a megastar *dai* with live audiences of thousands and viewer audiences in the millions.

Arifin Ilham's trademark is the 'great *zikir*' (*zikir akbar*), the massive services in which he leads audiences of thousands in collective prayers and *zikir*. The first of these was a Ramadan service in 2001 in the beautiful and monumental At-Tin Mosque attached to the cultural theme park, Taman Mini Indonesia Indah, established in Jakarta by former president Soeharto's wife. Attendance was estimated at 7,000 (Syadzily 2005: 36). Two years later his *zikir akbar* service to celebrate the Muslim New Year was broadcast to the nation on television from the Istiqlal Mosque.

As foreshadowed above, Aa Gym injects a richly soulful quality into his services through the emotional modulations of his sonorous voice. Arifin Ilham is known for such a voice as well. These vocal and emotional qualities enhance the dramatic quality, and hence the television entertainment value, of the religious services they lead.

The new-style Egyptian lay preachers compensate for their lack of formal learning in the Islamic sciences with a repentance story that is dramatic, but only modestly so, in keeping with the generally Salafist tone of their preaching. In contrast, Indonesian *dai* Arifin Ilham's story of how his life as a preacher was transformed includes explicitly miraculous events redolent of the world of the Sufis: uncanny survival of a near-fatal snakebite; the gift of a lowered, more beautiful speaking voice bestowed through that crisis; and the revelatory dreams during his convalescence that inspired him to develop his charismatic *zikir* program.

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greatness; *isti'adzah* asks for God's protection from temptation; and *al-Fatihah* is the first chapter (*sura*) of the Qur'an.

Aa Gym's life, too, was transformed by dramatic spiritual experiences that helped inspire and legitimise his later role as a *dai*. While still a youth living in the parental home, his mother and younger sibling, and then Aa Gym himself, dreamed that the Prophet Muhammad was seeking him out (Gymnastiar 2003: 26ff). In Gymnastiar's dream, the Prophet bade him join in prayers together with the Prophet's close companions, Abu Bakar, Umar, Utsman and Ali. To deal with the intense spiritual yearning that followed, the young Aa Gym sought out a venerable *ulama*, who recognised that Gymnastiar had received the gift of *tanazzul*, whereby God had opened his heart to direct knowledge of Him without the necessity for a lengthy process of preparation. This *ulama* was K.H. Khoer Affandi, well known as a *tasawwuf* scholar (Gymnastiar 2003: 33). Gymnastiar then received special lessons in the Islamic sciences from several *ulama* without having actually to enrol in a *pesantren*.

As with Arifin Ilham's extraordinary dreams, Aa Gym's miraculous spiritual experiences link him to the world of the Sufis. Salafi critics have reacted particularly strongly to the stories of his experiences, which contain elements especially offensive to them: meeting the Prophet, and Aa Gym's miraculous religious speed-learning. Thus Al-Mukaffi, in his inflammatory book *Rapot Merah Aa Gym, MQ di Penjara Tasawwuf* [Aa Gym's Failing Report Card, MQ in the Prison of Sufism] (2003), takes Aa Gym to task for messing in the world of 'absurd' Sufi esotericism (*ilmu laduni*), as evidenced by his claims to uncanny experiences. Al-Mukaffi explicitly charges him with promoting *tasawwuf*, which he brands as deviation (*sesat*), heretical innovation (*bid'ah*) and superstition (*khurafat*). MQ, he jibes, should really be called 'Majelis Qurafat' (Assembly of the Superstitious) (Al-Mukaffi 2003).[10] Aa Gym has denied that he is trying to teach *tasawwuf* (Hernowo and Ridwan 2003: 49, cited in Satori 2003: 47), but his supporters nonetheless protest that *tasawwuf* is not un-Islamic, citing such revered classical authorities as Al Ghazali and even Ibn Taymiyya, as well as Indonesia's own champion of Islamic modernism, Hamka (Satori 2003: 50ff; Zulkarnain 2003).

Both Aa Gym and Arifin Ilham also recommend a regime of daily personal practice that not only adds *zikir* litanies to the obligatory five daily prayers (*shalat wajib*), but also adds an extra set of prayers and litanies, *sembahyang sunat tahajud* (Arabic: *tahajjud*; night vigil), performed upon waking a few hours after midnight. This type of spiritual regimen is widely used not just in the Sufi orders but in traditionalist Muslim (NU) circles—although it has not been popular in modernist Muslim circles.

10 To make the defamatory play on letters, Al-Mukaffi has actually taken the Arabic word *khurafat* and rendered it incorrectly but (to some) amusingly into Indonesian orthography as 'Qurafat' to reference the 'Q' in 'MQ'.

Nonetheless, aficionados of Aa Gym's and Arifin Ilham's programs come from both modernist and traditionalist family backgrounds. Such family religious affiliations are in any case often attenuated in middle and upper-class homes.

While there are Sufi elements common to the ministries of both Aa Gym and Arifin Ilham, there are also significant differences in the way those elements are deployed. These can be seen chiefly in the element of entertainment in their public performances, in the way the two preachers use *zikir*, and in their programs for personal spiritual development.

**Arifin Ilham's Sufi Spirituality as *Islam Klasik (Salafiyah)***

The trademarks of Arifin Ilham's ministry, *zikir akbar* and *zikir taubat* (*zikir* of repentance), already signal the importance of two of the hallmarks of televangelical Sufism: (1) the element of spectacle that is itself entertaining and attracts television coverage; and (2) the emphasis on sweet repentance, which works to mobilise a highly personal and individualistic active piety. That each of these trademark terms also explicitly references the pre-eminently Sufi practice of *zikir* not only indicates the vein of Islamic heritage into which Arifin's ministry fits, but suggests how central his renovated program of *zikir* is to his defensively purist program of Islamic spiritual development, 'classic (Salafi) Islam' or *Islam klasik (salafiyah)* (Ilham and Yakin 2004: 38).

*Zikir* was not always a part of Arifin's ministry. It was the miraculous dreams that came to him during his near-fatal illness that inspired him to start including *zikir* prayers in his already modestly successful lay ministry. He was already a fine orator and had engagements to preach both in Indonesia and abroad even while he was still studying. (He completed a degree in political science at the University of Indonesia.) The dreams convinced him that fine preaching was not enough to meet the spiritual needs of Muslims, particularly in the modern environment where secularism challenges, and consumerism distracts, them (Mujtaba 2004: 147ff). Like so many Indonesian proponents of a revitalised Sufism, he also thought Islam had become spiritually dry for many people, who were, as a consequence, unable to feel close to God or to work against rampant social problems like corruption and loose morals (Ilham and Yakin 2004: 30). Accordingly, he began to guide people in a carefully constructed program of extended *zikir* prayers and developed a rationale for the role that the practice of *zikir* should play in the lives of orthodox Muslims. This program quickly became well known under the name *zikir taubat*.

In contrast to the *zikir* led by Aa Gym, the *zikir* Arifin Ilham leads in association with public worship closely follows the standard composition

of *zikir* prayers used by traditionalist Muslims in NU circles: recitation of the 'beautiful' names of God (*asmaaul husna*); intonation, up to 80 times each, of the *tasbih* (*subhanahu wa taalaf*) and the *tahmid* (*alhamdulillah*) (praising God); and repetition of the *tahlil* affirming that there is but one God (Ilham and Yakin 2004: 129ff; Syadzily 2005: 96). Arifin and those of his associates who have stepped up to defend his use of *zikir* emphasise that he closely follows those elements of traditional practice for which sanction can be found in the Qur'an and Hadith. These elements are not, they argue against modernist critics, *bid'ah*. This concern for orthodoxy is evident in the title of one of Arifin's popular books, *Hakikat Zikir, Jalan Taat Menuju Allah* [The True Essence of *Zikir*, the Orthodox (lit. Obedient) Road towards God]. We are to understand that this *zikir* practice accords with the revealed word of God and the Prophet's example, as illustrated with chapter and verse.

While Arifin has retained in strict form many elements of conventional *zikir* practice, he has left out others. Those he rejects as *bid'ah* are practices generally confined to certain Sufi orders: prayers for the intercession of saints (*tawassul*); taking an initiation (*baiat*) that binds the student to the master or *syekh*; visualisation of the initiating master and the masters in his line of initiation (*tashawwur*); and crediting the *syekh* with a capacity to bestow esoteric assistance. Each of these practices is regarded as *syirik*, or putting up seconds to God (polytheism). This helps us to understand Arifin's characterisation of his *zikir* as 'lay *zikir*' (*zikir awam*). Not only does this phrase suggest the orthodox idea of the equality of all believers before God, but it valorises a movement (such as his) led by a lay preacher.

If Arifin's program of *zikir* prayers follows a conventional format, it nonetheless has novel features. Thus, in his *zikir* Arifin translates *each* of the beautiful names of God and each new Qur'anic phrase as it comes up for repetitive recitation for the benefit of his largely non-Arabic-speaking congregation. He explained to Syadzily (2005: 96) that this was so that people could dwell on the meaning of the Arabic phrases, because the recitation of *zikir* should not just be ceremonial, it should be an 'occasion for self-assessment' (*wadah evaluasi diri*) and a setting for education (*wadah pendidikan*). He uses the language of modern psychology to suggest how, when saying the names of God, Muslims should 'internalise' the qualities identified by the holy names, making those qualities part of themselves (Syadzily 2005: 75).

Each of these alterations, however small, can be seen as a significant way of transforming ritual from a mere formula for gaining blessings or a tool for entering an ecstatic state (uses of ritual condemned by Salafi critics of Sufi practice and of traditionalist Islam in general) into a means of finding personal meaning in the life of faith and entering into a directly

felt personal relationship with God. In other words, Arifin renders *zikir* into a path of personal spiritual development in a modern idiom at the same time that he certifies it as an act of strict obedience to the example of the Prophet and his righteous companions given in the earliest and purest days of the faith community.

### Abdullah Gymnastiar: Sufi Spiritual Intelligence for Business, School and Family

Whereas Arifin Ilham carefully renovated Sufi ritual and ethical practice so that he could overtly identify it with *tasawwuf* and at the same time present it as 'classic (Salafi) Islam', Aa Gym's ministry is only loosely Sufi-inspired and he does not accept Al-Mukaffi's charge that his famous branded program of personal development, MQ, is faux *tasawwuf*. Like Arifin, he wants to present Islam in a way that will meet the needs of modern Muslims for a faith that palpably satisfies both their inner need for meaning and spiritual connection as well as their outer, practical need to get along in a challenging world of change. Also, both Arifin Ilham and Aa Gym promote the value of cleansing the heart with Sufi-inspired ethical disciplines for developing professionalism and being a good businessperson, student or parent, but Aa Gym's ministry is much more free-form.

This is evident in Aa Gym's unique manner of dressing, which references the ordinary Indonesian (the sarong), the trendy Asian celebrity (the high-collared jacket),[11] the pious Muslim sympathetic to Middle Eastern reform currents (the *kefiyah*),[12] the young global executive (the slim, sporty figure—or is that a sign of the abstemious man of God?) and the turban ('in the style of a Muslim saint … seldom copied by other preachers or modern *pesantren* masters') (Satori 2003: 7). Needless to say, on his handsome person, this manner of dress has great marketing value in the world of commercial television. He is also a charming singer and jokester and an affable conversationalist. All these talents he deploys in his ministry, working his spiritual development themes into songs like 'Jagalah Hati!' [Tend to Your Heart!], which is almost as well known as his MQ brand, and liberally leavening his sermons, lectures and talk-shows with illustrative jokes.

While Aa Gym clearly uses popular forms of entertainment to convey his messages about how to be a good Muslim—pious (*takwa*), repentant

11 A high-collared jacket used to be worn by gentlemen in Java, but now on glossy magazine covers it is more readily associated with the likes of Pakistani cricketer Imran Khan and other South Asian celebrities.

12 The *kefiyah* is a Middle Eastern style of men's scarf.

(*taubat*, *istighfar*) and capable of exercising initiative (*ikhtiar*), which by definition is to be a 'success' (Satori 2003: 26)—he objects to any suggestion that he is an entertainer, apparently sensitive to criticism from the public about the younger *dai* who are hardly distinguishable from *artis* (singers, actors, comedians and other entertainers). Nonetheless, the entertainment quotient in his preaching is high compared with his predecessors, the professor–preachers. His dress and performance style also contrast strongly with that of Arifin Ilham, who purposefully adopts simple garb (white *kopiah* cap and tunic, like many ordinary Indonesian Muslims attending a mosque) and whose preaching is far more sober. Arifin does not joke and sing. Arifin's religious services derive their entertainment value primarily from their scale and the melodramatic qualities of his guided reflections in the section of the service devoted to meditation (*muraqabah*).[13]

Even the prayer section of the religious services led by Aa Gym is more free-form than that led by Arifin Ilham. There is a marked contrast in the way the two preachers lead the *zikir*. Aa Gym repeats just a few times the phrases from the Qur'an that form the standard components of the *zikir* and intersperses each set of repeated phrases with long, spontaneous prayers. In these free-form prayers he illustrates the themes of the phrases (the sorts of failings we probably have on our consciences, the things we might be feeling gratitude for at this time). He also projects the emotions appropriate to those reflections through the tenor and pitch of his voice, prompting the famous outpourings of tears for which he (like Arifin Ilham) is famous. These 'riffs' have attracted even more disapproval from his Salafi critics than the standard repetitions of Qur'anic passages that form the framework of *zikir* prayers as commonly practised (Satori 2003: 88).

Aa Gym's program of personal development, MQ, stretches even further beyond conventional forms of preaching to bring Islam into the world of the modern Muslim. He builds upon the foundational Islamic concepts of cleansing the heart (*qolbu*) through ethical striving and remembrance of God (*zikir*), but he explains these in the language of popular psychology and management science. The pre-eminent example of this is the brand name itself. It frames the idea of spiritual cleansing (*tazkiya*) through ethical discipline as *manajemen*, and pairs that foreign loan word with the Islamic concept of an esoteric centre (the *qolbu* or heart) where the intention (*niat*) that drives discipline is formed (Gymnastiar 2005: 13).

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13 *Muraqabah* is a distinctly but not exclusively Sufi practice of attending to one's inner, spiritual state and setting aside worldly thoughts. In the services led by Aa Gym it is practised collectively in a novel, scripted way with the focus being on moral self-review of one's past behaviour.

Aa Gym also draws extensively on psychology and management literature to fill out a step-wise program suitable for structured group work or for individual study. Study questions are provided for students, along with concept maps and catchy formulas such as his '3M'—*Mulai dari diri sendiri* (Begin with yourself), *Mulailah dari hal yang kecil* (Start with small things) and *Mulailah dari saat ini* (Start right now)—or his '7B', the 'seven secrets for achieving success' (*kiat menggapai sukses*).

As is apparent from the 3M or 7B formulas, much of the work of personal development recommended in this program is directed towards effective interpersonal relations and effective work habits in everyday life. Thus the tasks associated with Step 3 of the MQ personal development program include 'managing stress', 'managing time', 'routine use of accurate information', 'having the right tools at hand', 'checking and rechecking', 'being empathetic' and 'communicating and socialising'. Such forms of discipline, we are told, are simultaneously spiritual and practical and have both spiritual and practical benefits.

## 3 CONCLUSIONS

New Indonesian expressions of Sufism cognisant of global trends in religious thought and secular culture have become attractive to the country's Muslim middle and upper classes since the end of the last century. These forms of '*Sufisme*' have been promoted through new communication nodes, notably the university-style adult Islamic education institutes and Islamic television broadcasting. This chapter has surveyed the diversity of contemporary '*Sufisme*', showing that the two types of communication nodes have supported the popularisation of Sufism (along with other aspects of Islam). However, they carry different modulations of Islamic piety. The adult Islamic education institute associated with the Muslim neo-modernist movement, Paramadina, and other institutions offering similar university-style Islamic education programs support well-educated Muslims in their efforts to construct highly autonomous journeys of personal spiritual development. Some of the lecturers, who are generally professors from the Islamic universities, have also moved into television. Although popularly associated with more highbrow, intellectually independent religiosity, they are nonetheless able to project a somewhat less intellectually challenging message of inspiration for personal religious renewal.

Particularly since the turn of the century, as commercial pressures on televangelism have increased, the electronic mass media have given more air time to a different type of preacher who is less academically qualified but more entertaining. These entertainer–preachers model

less autonomous forms of active piety similar to those modelled by the new-style Egyptian televangelists described by Bayat, Haenni and others. The programs of personal spiritual development of the Indonesian entertainer–preachers are heavily scripted by the preachers and do not encourage independence in evaluating religious authority.

The two *Sufistik* entertainer–preachers described here are no exception. Each elevates religious practice in conformity with his understanding of 'true' Islam above exploring the variety of meanings that can be drawn from Islam's canonical texts and the variety of practices that might be used to express those understandings in a religiously inspired life. Arifin Ilham's book *Indonesia Berzikir* [Indonesia Joins in *Zikir*] (Ilham and Yakin 2004), which gives an academic-style defence of his use of *zikir*, might seem to contradict this. He also makes much of having consulted notable *ulama* across the spectrum of religious opinion, from Quraish Shihab to Abu Bakar Ba'asyir. Nonetheless, the thrust of his ministry is that there is *a* right way to practise Islam, namely the one he represents, and that Indonesia's pluralism as presently practised gives too much scope to other religious communities and is undermining the Muslim faithful.[14] Thus he has championed the goal of making Indonesia an Islamic state, where sharia becomes the law of the land (Sitathan 2004). This defensive tone discourages personal autonomy beyond that needed to move from habitual faith, and encourages suspicion of people of other faiths and of Muslims who more robustly defend their rights as citizens.

Aa Gym also promotes a socially conservative Islam, albeit with a light touch. He has been taken to task for neglecting religious scholarship in favour of devising easy ways for Muslims to learn the basics of faith, and for coming up with clever formulas for personal development. Referencing Aa Gym's motto *Zikir, Fikir, Ikhtiar* [Constantly remember God, Think, Put in the effort], Ridwan (2002) comments wryly that Aa hasn't done much with the 'thinking' (*fikir*) part. Without that, he cautions, specifically without encouragement for a rational–critical approach to religious thought, there is a risk of settling for a facile faith that is personally limiting and that does not provide the intellectual tools for getting along in a religiously plural, democratic society. Such an uncritical faith, Ridwan believes, is easily hijacked by political agendas. Whether or not Aa Gym provides the tools for critical thinking and nuanced religious interpretation, he (unlike Arifin) has unambiguously supported Indonesia's religious pluralism and the protection of the recognised religious minorities. Thus he has challenged arguments that Indonesia, as a society that is nearly 90 per cent Muslim, should establish sharia as state law. His Salafi

14 Interview with the author, Jakarta, June 2006.

critics have attacked him for this, charging him with encouraging the defection of Muslims to other religions.

Looking across the spectrum of new-venue, urban-based Indonesian preachers sympathetic to Sufism, it is remarkable that the Sufi path of spiritual realisation, which in past times was largely an esoteric tradition directed towards otherworldly experience, has been rendered by both the professor–preachers and the entertainer–preachers in distinctly this-worldly modalities. Indeed, they have substantially reinterpreted Sufism as a framework for living everyday life in the modern world.

Nor does Sufism, in their hands, prove to be incompatible with the new mass media—even with television. In contrast to scripturalist Islam, Sufi Islam encourages what has proven to be telegenic emotional intensity. Its telegenic features include the drama of the *zikir* ritual and its easily dramatised themes of spiritual longing and the responsiveness of an immanent, loving God. Looking across to Egypt's new-style Salafi televangelists, one could reflect that they have had to draw (without acknowledgment) on the Sufi heritage for models of up-beat, emotive religiosity. In any case, '*Sufisme*'—that is, Indonesia's contemporary, globally contextualised *tasawwuf*—can be seen to be an inspiration for active piety in a dual sense: it motivates a turn from conventional religious complacency towards 'true Islam', and it applies Islamic spirituality to the challenges of engagement in everyday life.

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# 4 THROWING MONEY AT THE HOLY DOOR: COMMERCIAL ASPECTS OF POPULAR PILGRIMAGE IN JAVA

*George Quinn*

Some 100 kilometres west of Jakarta, not far from Old Banten, stands the tomb of Sheik Muhammad Sholeh, an early preacher of Islam in the region. The tomb is at the summit of Gunung Santri, a tree-clad hill overlooking the rapidly developing harbour town of Bojonegara. Gunung Santri is a modestly popular place of pilgrimage for Indonesian Muslims. As pilgrims approach the saint's tomb, and even inside the mausoleum itself, they have to negotiate a series of alms boxes. Slipping money into the slot on an alms box, or giving something to a tomb custodian (*kuncen* or *juru kunci*), brings merit to the pilgrim and an income to the local community. But many pilgrims, especially poor ones, face a problem. There are so many alms boxes, and so many less than subtle invitations to make a donation, that to relinquish a banknote at each alms box—even the smallest denomination banknote—is more than many can afford.

Fortunately there is a convenient solution. On the path that winds up the hill to the sheik's tomb, dozens of rickety stalls feed off the passing flow of visitors. Among them is a microscopic money-changing operation—an amoebic 'bank'. Standing beside a rough wooden table two women offer cash-strapped pilgrims a simple but essential financial service. They replace banknotes with coins, taking a 20 per cent commission on each transaction. If a pilgrim lays a Rp 1,000 banknote on the table (the smallest denomination of Indonesia's banknotes, currently worth about ten US cents), he or she receives back a pile of eight Rp 100 coins. These go one by one into alms boxes or into the hands of tomb staff, buying merit for the pilgrim, saving them money, and generating a tiny but valuable income for the women of the 'single-cell' bank.

## 1 THE GROWING POPULARITY OF LOCAL PILGRIMAGE

Money and pilgrimage go together. In fact, it is the central argument of this chapter that not only is pilgrimage an increasingly significant component of the domestic travel economy in Java, but commercial transactions in the marketplace of pilgrimage are also metaphorical actions that parallel devotional ritual and illuminate the relationship between believer and God.

Over the last two decades there has been an explosion in the number of Indonesian Muslims undertaking the *hajj* pilgrimage to the Holy Land in Saudi Arabia, though for the moment the number is capped by the Saudi government at 205,000 a year.[1] In tandem with this, there has also been a remarkable leap in the number of Muslims making visits to local places of pilgrimage in Java and Madura. There are well over 100 significant sites of Islamic pilgrimage across the two islands, ranging from the mausoleums of Java's renowned Nine Saints (Wali Songo) through the tombs of lesser saints, revered Muslim clerics, Muslim monarchs and local officials, to the graves of powerful women and the founding fathers of Islamic communities.

Evidence of the increase in pilgrim numbers is mostly anecdotal; reliable statistics that permit comparison of numbers over extended periods are difficult to come by. To my knowledge the best—though still not comprehensive—account of visitor numbers to pilgrimage sites appears in a report by Armstrong (2006). The report confines itself to sites administered by the Archaeological Service (Dinas Purbakala) of East Java. It records a startling rise in the number of people visiting Islamic gravesites over the last two decades. Armstrong (2006: 64) finds that between 1988 and 2005 visits to such sites rose by 873 per cent, from a total of less than half a million for the province in 1988 to three and a half million in 2005 (see Figure 4.1).[2]

The report also records figures for visits to other kinds of 'archaeological' sites, most notably pre-Islamic temple monuments (*candi*), museums and caves. Interest in most of these sites has declined significantly by comparison with interest in Islamic gravesites. In 1988 only 49 per cent of visits to all categories of archaeological sites administered by the East Java Archaeological Service were to Islamic gravesites, but by 2005 this had risen to 89 per cent (Armstrong 2006: 6).

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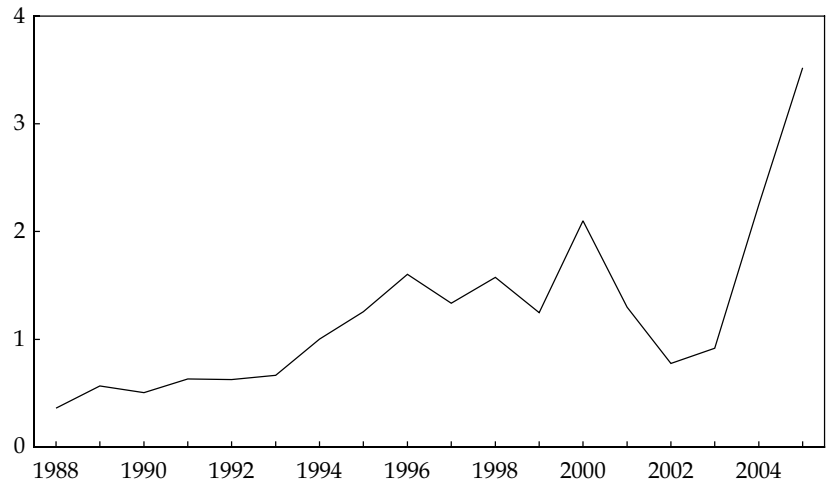
1 'Kuota Haji Mungkin Naik, Ongkos Tidak' [The Quota for Pilgrims May Rise, but the Cost Will Not], *Tempo Interaktif Ekonomi Bisnis*, 18 May 2005.

2 I am grateful to David Armstrong for providing the data on which Figure 4.1 is based.

*Figure 4.1 The Rise in Visitor Numbers to Major Sites of Islamic Pilgrimage in East Java (in millions)*




*Source:* Armstrong (2006: 64).

One of the most popular of East Java's Islamic gravesites, the tomb of Maulana Malik Ibrahim[3] in the centre of Gresik near Surabaya, hosted 1,556,651 visitors in 2005, up from 128,905 in 1988, a more than ten-fold increase.[4] Annual visits to the tomb of Sunan Bonang[5] in Tuban rose from 117,270 in 1988 to 618,047 in 2005,[6] and visits to the tomb of Sunan

3 Widely thought to be the earliest of Java's proselytising Nine Saints, Maulana Malik Ibrahim may have come to Java in the late 1300s from Champa in today's Vietnam.

4 The website of the district government of Gresik confirms this sharp upward trend, although its figures cover a shorter period. It reports that in the three years between 1999 and 2001, visits to the tomb of Maulana Malik Ibrahim rose from 888,224 to 1,202,803 per annum. See 'Potensi dan Peluang Investasi' [Potential and Opportunities for Investment], <http://www.gresik.go.id/potensi.doc>, accessed 7 June 2005.

5 One of the Nine Saints and a son of Sunan Ampel, Sunan Bonang (also known as Makdum Ibrahim) gathered converts to Islam along the north coast of Java in the decades straddling 1500. 'Sunan' is a title borne by many of the most revered early disseminators of Islam in Java. Eight of the Nine Saints carry the title, as well as a number of 'lesser' saints, among them Sunan Bayat, Sunan Sendang Duwur, Sunan Geseng and Sunan Bejagung.

6 These figures, like those cited by Armstrong and other sources, may underestimate the true numbers. Many pilgrims do not register in person at a site office but entrust the task to the leader of their group. The leader may simply report that he comes 'with a group' or with such-and-such a number of buses. When I visited the tomb of Sunan Bonang in July 1997, custodial staff told me

Drajat,[7] located halfway between Tuban and Surabaya, rose from 26,381 in 1988 to 696,858 in 2005. In the most dramatic increase, visits to the tomb of Ibrahim Asmorokondi[8] just east of Tuban rose from 11,886 in 1988 to 467,896 in 2005, close to a forty-fold increase (Armstrong 2006: 65).

Pilgrimage sites in other parts of Java claim similar increases, though the figures are decidedly rubbery. When I visited the Great Mosque in Demak in 2000, custodial staff told me that in 1987 a total of 341,385 people had visited the mosque with its adjacent holy graves, but that by 2000 this had jumped to 606,918 people. A million visitors a year were claimed for the tomb of Sunan Gunung Jati[9] in Cirebon in 1997. When I visited the site in 2002, staff assured me that visitor numbers were far above the 1997 figure.

## 2 REASONS FOR VISITING LOCAL PILGRIMAGE SITES

Why this relatively sudden spike in numbers? Clearly it is much more than a backward-looking, traditionalist response to rapid social change. Increasingly self-confident displays of Islamic identity and piety are a major factor. For many Muslims, whether followers of purist orthodoxy or those prepared to make accommodations with local beliefs and practices, visiting the tomb of a revered saint is an act of piety sanctioned by tradition and explicitly urged on Muslims by verses in the Qur'an as well as by the words of the Prophet recorded in Hadith.

The Qur'anic verse which has most often been cited to me in justification of pilgrimage is Al-Mā'idah verse 35, which reads:

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that pilgrim numbers had been increasing at a rate of 10–20 per cent for the previous five years, culminating in a total of 526,268 visitors in 1996. When I visited the tomb again in November 2003, staff assured me that visitor numbers had topped 1 million in 2002.

7 Tradition has it that Sunan Drajat—one of Java's Nine Saints—was a son of Sunan Ampel of Surabaya and the younger brother of Sunan Bonang. Known during his lifetime as Syarifuddin, he may have lived in the early 1500s. Other sources suggest that his original name was Ghosim and that he may have come to East Java from Cirebon some time in the early 1600s.

8 Ibrahim Asmorokondi is believed to have come from Samarkand in Central Asia some time in the 1500s to preach Islam along the north coast of Java. Some believe that he is the same person as Maulana Malik Ibrahim.

9 Sunan Gunung Jati, one of Java's Nine Saints, played a key role in the establishment of Islamic states centred on Cirebon, Jakarta and Banten in the first half of the sixteenth century. He probably died around 1570.

> O you who believe, honour God. Seek ways and means to come close to Him. Do all you can in His cause, and if you do so you will prosper. (Q5:35)[10]

This is interpreted as permitting believers to seek *tawassul*, that is, intercession by the Prophet or by another figure 'close to God' on behalf of the believer. In order to accomplish this, pilgrims say, believers may petition God and the Prophet by way of prayers to a local saint.

On several occasions pilgrims have also quoted to me the well-known and well-authenticated Hadith from the *Sahih Muslim* in which the Prophet is reported to have said 'Visit graves, for that makes you mindful of death'.[11] Pilgrims often say that the Shafi'i school of law, which dominates almost totally in Indonesia, classifies the visiting of graves as 'recommended' (*mandub*, *mustahabb*), though religious scholars in Indonesia sometimes add conditions to this recommendation, especially with regard to visits by women.[12]

The steady rise in the number of pilgrims undertaking the *hajj* to the Holy Land seems to be having a flow-on effect into local pilgrimage. Before and after performing the *hajj*, many Indonesians make visits to the tombs of local saints as part of the totality of the *hajj* experience. With a current cap on the number of Indonesians permitted to undertake the *hajj*, it is also possible that some pilgrims who miss out—estimated at more than 30,000 during the 2006 *hajj* season—may make a local pilgrimage as a substitute for the 'real thing'. Certainly for some of the many millions of Indonesians who cannot afford to undertake the *hajj*, local pilgrimage may be a kind of lesser pilgrimage (*umrah*).

Muslims may also emphasise the vitality and respectability of travel other than the *hajj* for the purpose of invigorating faith. Said Aqil Siraj, a leading religious scholar (*ulama*) in Indonesia's biggest Islamic organisation, Nahdlatul Ulama (NU), cites the great figures of the past Imam

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10 The English translations of Qur'anic verses in this chapter are the author's own, made after consulting diverse renderings of the meanings of the verses in English and Indonesian.

11 *Sahih Muslim*, Book 4, No. 2130. The full English text of the Hadith reads:

> Abu Huraira reported: The Apostle of Allah (may peace be upon him) visited the grave of his mother and he wept, and moved others around him to tears, and said: I sought permission from my Lord to beg forgiveness for her but it was not granted to me, and I sought permission to visit her grave and it was granted to me. So visit the graves, for that makes you mindful of death (http://www.usc.edu/dept/MSA/fundamentals/hadithsunnah/muslim/004.smt.html).

12 Some conservative *ulama* teach that women should not visit holy graves while they are menstruating and that they may become inappropriately 'emotional' if they come into close proximity with the deceased. For a summary of the debates surrounding women and pilgrimage, see Sulaim (2007).

Bukhari, Ibn Khaldun, Imam Syafii and Ibn Battutah as examples of Muslim intellectuals whose travels were driven not only by curiosity about the world at large but also by their understanding of the Qur'an. This, Said Aqil says, 'impels people to constantly traverse the world in a quest for understanding of what is invisible to our eyes' (Said Aqil Siraj 2003).

Rising incomes and improvements in economic infrastructure are other important factors. Over the past three decades access to pilgrimage sites has become far easier. Roads, even to remote sites, are now sealed and often served by public transport. Many places now boast spacious parking areas, eateries and nearby hotel accommodation. In the early 1990s the beautiful holy place of Kahyangan in the hills south of Tirtomoyo in Central Java had no vehicular access.[13] Pilgrims could only reach it after a two-kilometre walk along a rough, steep track. Long-stay visitors (apart from those who were fasting during their stay) had to bring their own food or return along the track to a nearby village to buy it. Today a sealed road runs right to the site's entrance, where there is also a parking area. Inside the compound there is a small eatery as well as a bathroom and simple overnight accommodation.

As part of this infrastructure improvement, some local governments are encouraging, or even directly investing in, the development of holy places as tourist attractions in the hope that the sites will attract sightseers or casual day-trippers as well as religiously motivated pilgrims.

## 3 PILGRIMAGE SITES AS SOURCES OF REVENUE

Today, an increasingly diverse array of revenue-raising practices and commercial interests are attaching themselves to local pilgrimage, feeding off the rising tide of visitors and at the same time investing in the system to further augment pilgrim numbers and boost turnover. Pilgrimage sites have always relied on pilgrims to fund their growth and their maintenance.[14] Income from pilgrims provides a livelihood for site custodians, their families and surrounding communities. It also sustains the educational and charitable functions that all major sites have. There are three main ways by which pilgrims make direct contributions to the revenue and assets of a site: direct donations; promissory undertakings

13 The site commemorates a meeting between Panembahan Senopati and the spirit queen of the southern ocean. Senopati founded the central Javanese state of Mataram some time in the 1580s.

14 But not entirely. In the past, and to some extent even today, holy places were given *perdikan* status; that is, they were protected by the state and freed from normal tax obligations. Today some sites are supported financially by government agencies such as the Archaeological Service in East Java.

(*nadar* or *kaul*); and special endowments, whether land endowments (*wakaf*) or charitable cash endowments (*zakat*).

At most sites, it is proper etiquette for visitors to report to the site office or to a supervising site custodian. Visitors record their name, place of origin, purpose of visit, number of persons in the group and other details. They also make a donation of cash, often recording the amount in a special column in the guest book. The donation is invariably small—perhaps Rp 10,000 (about US$1) even for a group, though donations of up to Rp 100,000 are not unusual. At most sites there are also alms boxes placed strategically along thoroughfares, in rest pavilions or in the burial chamber itself. Because donations made at alms boxes are more anonymous, they are usually much smaller—donations of Rp 100 (1 cent) are very common. Often alms boxes are manned by attendants who draw attention to them as pilgrims stream past, sometimes physically blocking their path. At the tomb of Sultan Maulana Hasanuddin, Sultan Ageng Tirtayasa and other members of their family at Old Banten, there are seven alms boxes in the narrow confines of the burial chamber, each manned by an attendant who will often gesture aggressively at his alms box as pilgrims pass by. At the tomb of Sunan Bonang in Tuban, attendants draw attention to the alms boxes by tapping on them loudly with sticks.

It is common for pilgrims to make a vow (*nadar* or *kaul*) to 'repay' a saint in some fashion if a wish is granted. The repayment may be in the form of a cash donation to the site, but very often it is 'in kind' in the form of repairs to the site or a gift of valuable appliances or decorations. The burial chamber at the tomb of Mbah Jugo and Imam Sujono[15] on Mount Kawi near Malang (East Java) is lined with more than a dozen grandfather clocks donated by recipients of the saints' largesse, and at least half a dozen glittering chandeliers hang from the ceiling. Outside the burial chamber, stainless steel railings donated by a grateful pilgrim run along the walkway leading to the entrance. A special office near the Mount Kawi tomb will arrange performances of shadow plays—including the special Chinese-style *potehi* shadow play—for pilgrims seeking to repay the generosity of the two saints. At the mausoleum of Ki Ageng Balak[16] near Solo in Central Java, the custodial staff will arrange

15 Mbah Jugo and Imam Sujono are the main figures in a devotional cult centred on their twin graves in a mausoleum high on the slopes of Mount Kawi. The site is famous for its power to bestow wealth on devotees. The origins of the cult are obscure but many pilgrims believe that Mbah Jugo and Imam Sujono fought with the messianic Prince Diponegoro during the Java War (1825–30).

16 Ki Ageng Balak is a legendary figure believed by pilgrims to have been a prince of the East Javanese state of Majapahit. He is famous for his power to help people in trouble with the law.

for thanksgiving meals (*slametan*) to be served to all who happen to be present in the tomb's antechamber. So popular and so frequent are these meals that local villagers have complained about them, claiming that they attract freeloaders who eat better than they do.[17]

Some sites—though probably only a small minority of them—receive or manage *wakaf* and the collection of the Islamic tithe (*zakat*). The Prince Kuningan Foundation (Yayasan Pangeran Kuningan), for example, manages the tomb of Prince Kuningan in Jakarta and plays a principal role in the administration of a *wakaf* fund—the Al-Muqietu Land Endowment Fund (Wakaf Tunai Al-Muqietu). This allows people with limited financial means to buy cash shares in the fund. Eventually the proceeds of the fund will be used to buy land that will be donated to the Prince Kuningan Foundation as a collective *wakaf* endowment.[18]

Outside the burial chamber of most popular pilgrimage sites, and in some cases right by a saint's graveside, vendors sell the requisites of pilgrimage. These include flowers and flower petals (especially *kenongo*, *kantil* and *mawar* blossoms) that are scattered on a grave to honour the saint. Also sold are perfumed oil, incense, envelopes for cash donations, and bottles of water that are placed near a holy grave in order to be 'charged' with a saint's power. During a visit to the tomb of Ki Ageng Balak in 2004, I bought a small tube of (supposedly) raw opium in the vestibule of the mausoleum as an offering. It cost Rp 5,000. The saint had a special liking for a pipe of opium, so the vendor told me.

In the vicinity of the busiest pilgrimage sites, paths and streets are filled with stalls and small shops selling souvenirs, books, clothes, food and drinks. Souvenirs may include locally made prayer beads, amulets, wall clocks with pious messages on them, portraits of saints, framed verses from the Qur'an, locally made ceramics, prayer mats and bottles of perfume. Religious books are on sale—the Qur'an, the Surat Yasin,[19] books containing *zikir* chants and prayers in Arabic, books detailing the laws of Islam and the lives of saints. In many places, especially at the tombs of the Nine Saints, there are books giving the history of the site and the life story of the saint buried there. Cassette tapes and CDs of Islamic music and sermons also proliferate, not to mention colourful wall calendars focusing on the religious observances of the Islamic year.

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17 '"Warga Asing" di Makam Balakan Disorot' ['Outsiders' under Scrutiny at the Balakan Tomb], *Suara Merdeka*, 21 May 2004.

18 'Wakaf Tunai Al-Muqietu Yayasan Pangeran Kuningan' [Cash Contributions to Al-Muqietu Land Endowment of the Prince Kuningan Foundation], <http://pangerankuninganfoundation.com/Wakaf.html>, accessed 27 October 2007.

19 The 36th *sura* of the Qur'an, also written Ya Sin, often considered the most appropriate *sura* to read at someone's deathbed or graveside.

Invariably there are stalls selling clothes, not just explicitly Islamic garments like scarves, *jilbab* head coverings, collarless shirts, black *peci* caps and white skullcaps, but also everyday attire, often secondhand, and footwear too. At restaurants and eateries pilgrims can usually buy local delicacies and other souvenir foods to take home to their families and neighbours. At the tomb of Sunan Drajat, for example, they can purchase the local sticky-rice and coconut cakes known as *wingko babat*. At Sunan Bonang's Prostration Place in the village of Bonang near Lasem, they go home with pungent-smelling locally produced dried fish. At the Gunung Kawi site near Malang it is locally processed yams (*ubi*) that are prized, and at the Great Mosque in Demak, star fruit (*blimbing*). At some sites, 'Islamic' foods such as dates and Middle Eastern sweetmeats are on sale.

Many of the busier sites are surrounded by small hotels and homestay accommodation. At Gunung Kawi, for example, there are at least a dozen small hotels within walking distance of the main tomb. Especially if they arrive on their own or in small groups, as pilgrims approach many sites—Gunung Kawi, the Sam Po Kong complex in Semarang, the Imogiri royal tombs near Yogyakarta, the tomb of Sunan Gunung Jati in Cirebon—they will be accosted by local people claiming to be guides. Many pilgrimage sites also attract beggars, although officially begging is almost always frowned on. Notices around the tomb of Sunan Giri in Gresik and at Gunung Pring in Muntilan, for example, explicitly forbid begging, but there are nevertheless significant numbers of beggars along the approaches to the tombs—most of them women and children. In a small number of holy places there are even significant numbers of prostitutes. Pangeran Samodro—a prince of the early Islamic state of Demak—is honoured as one of the first disseminators of Islam in the interior of Central Java. His tomb, and that of his lover and stepmother Nyai Ontrowulan, is at Gunung Kemukus on the shores of the Kedung Ombo Reservoir north of Solo. The site has become controversial for its numerous prostitutes and a regimen of devotions that requires pilgrims to engage in promiscuous sex.[20]

Improvements in transport infrastructure and steadily rising income levels have triggered a burgeoning services sector generically called pilgrimage tourism (*wisata ziarah*) or spiritual tourism (*wisata spiritual*). A majority of pilgrims now travel to pilgrimage sites by chartered bus.

20 Not all visitors to Gunung Kemukus engage in promiscuous sex, but a recent study describes the site as 'at a glance more resembling Jakarta's Kalijodo prostitution complex', adding that the thousands of visitors who come every month are the principal source of income for the local community (de Guzman 2006: 2).

Most of these trips are organised at village level by local clerics, officials or school teachers. Each pilgrim in a party pays a contribution towards the hire of the bus. Food is very often the responsibility of each individual, and in many instances pilgrims will sleep in the bus or (where it is allowed) in a mosque or rest pavilion at a pilgrimage site. Java and Madura do not have widely recognised standard pilgrimage routes, so there is considerable freedom in determining an itinerary. Pilgrimage tours can be quite strenuous. One privately organised group is reported to have set out by chartered bus from Mojokerto in East Java, taking in the tombs of Sunan Dugel (in Surabaya), Sunan Giri (Gresik), Sunan Drajat (Lamongan), Sunan Bonang (Tuban), Sunan Muria (near Kudus), Sunan Kudus (Kudus), Sunan Kalijaga (Demak) and Sunan Gunung Jati (Cirebon). The group then stopped in Jakarta where the pilgrims visited Taman Mini Indonesia Indah (a nationalistic theme park) and the giant Istiqlal Mosque before heading for the tomb of Sultan Hasanuddin in Banten. This was followed by visits to the holy tombs at Panjalu (near Ciamis), Pamijahan (south of Tasikmalaya), Gunung Pring (Muntilan) and Bayat (near Klaten). The tour culminated with prayers in the Great Mosque in Solo.[21] More often, though, pilgrimage tours are shorter, extending only for as long, or as far, as the money lasts—which may not be very far at all.[22]

Increasingly, tour operators are offering pilgrimage packages specially tailored to the tastes of middle-class city dwellers, who expect their travel to be well organised, comfortable and even luxurious. Java Tours of Surabaya, for example, offers a 'Nine Saints of Islam Pilgrimage Tour' lasting six days and five nights. Travelling in an air-conditioned bus, pilgrims start out from Surabaya, staying overnight in Tuban, Kudus and Cirebon. The tour takes in each of the tombs of the Nine Saints, with a stop to shop for batik in Pekalongan. The tour includes accommodation in three-star hotels, all meals, entry tickets, baggage handling and the services of a guide. For groups of 15 or more, the cost is US$206 per person twin share. Shorter tours and tours for smaller groups are also available.

Other companies offer variations on this itinerary. Linda Jaya of Surabaya, for example, offers what looks like a gruelling four-day tour starting from Surabaya, taking in all the Nine Saints tombs, and ending with visits to Borobudur and the royal palaces in Yogyakarta and Solo. It also includes an opportunity to go shopping in Solo. A number of companies

21 'PKL Keluhkan Parkir Bus Wisata' [Streetside Traders Complain about the Parking of Tourist Buses], *Suara Merdeka*, 1 February 2002.

22 'Menyatukan Jaringan Wisata Ziarah Walisongo' [Integrating the Nine Saints Pilgrimage Network], *Suara Merdeka*, 30 November 2004.

offer pilgrimage tours to Java from Indonesia's outer islands and there are now even several Malaysian companies offering pilgrimage packages to Java for Malay Muslims.[23]

Decentralisation is placing pressure on district administrations to maximise local sources of revenue, the so-called regionally raised revenue (PAD). As part of this process, pilgrimage sites are being targeted. Some now have box offices at their entrances. Visitors are required to buy entry tickets, the revenue from which may go largely, or entirely, to the local government. There are now government-operated ticket boxes at, among others, the tombs of Sunan Bonang (in Tuban), Sunan Bayat (near Klaten), Gunung Kawi (near Malang), Ki Ageng Balak (near Solo), Gunung Srandil (near Cilacap), Gunung Kemukus (north of Solo) and the burial ground of the Great Mosque at Demak.

The district government of Gresik has poured money into the development of an annual celebration of Maulana Malik Ibrahim's birth. Taking place in the town square adjacent to the saint's tomb, the Birthday Funfair (Gebyar Maulid) highlights the traditional Islamic arts of Gresik—especially the drumming known as *beduk teter*—and promotes the sale of local goods.[24] A similar strategy is in place in Demak, where the district government has invested heavily in revenue-generating celebrations linked to the holy graves at the Great Mosque and the mausoleum of Sunan Kalijaga at nearby Kadilangu. These include commemoration of the death of Demak's founding king Raden Patah (Haul Akbar Raden Patah) and an annual religious festival and procession (Grebeg Besar) held in the Javanese month of Besar that climaxes with the ritual washing of Sunan Kalijaga's revered relics at the Kadilangu mausoleum.[25] The proceeds can be considerable. By one report, the district government of Demak receives an average of Rp 10 million (US$1,000) a day in receipts

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23 TM Tours and Travel of Kuala Lumpur, for example, offers a four-day travel and accommodation package from Kuala Lumpur that takes in seven of the tombs of the Nine Saints and ends with a shopping trip to Jepara, Java's renowned centre for teak furniture and carved wooden artefacts. The all-inclusive cost begins from MR 957 (about US$324.00) twin share for a group of 11–15 pilgrims. More expensive options are available for smaller groups. See http://www.tmtours.com.my/wali_songo_5d4n_pilgrimage-Code-AK-Sub-05%20-%20DEc%2007.htm>.

24 'Retribusi Ziarah Makam Segera Ditertibkan' [Charges Levied on Holy Tomb Pilgrims to Be Regularised], *Kompas*, 18 April 2002.

25 'Ribuan Orang Hadiri Haul Akbar Raden Patah' [Thousands Attend the Great Annual Commemoration of Raden Patah's Death], *Kompas*, 10 October 2003; 'Demak, Dongkrak PAD Melalui Makam Sunan' [Using the Saint's Tomb to Lift Locally Generated Revenue], *Suara Merdeka*, 11 November 2001; 'Generasi Wali Allah Tidak Pernah Putus' [The Unbroken Generations of God's Saints], *Suara Mereka*, 7 August 2005.

from the mausoleum of Sunan Kalijaga, and well over Rp 200 million (US$20,000) from the Grebeg Besar festival (Turyanto 2007).

The intrusion of government revenue raising into the pilgrimage process has not been without its problems, however. For example, in 2001, when local government charges were introduced at the tomb of Maulana Malik Ibrahim, each party of pilgrims was hit with two different payments: Rp 10,000 levied by the Transport Infrastructure Service (Dinas Perhubungan) of the Gresik district government, and Rp 8,000 levied by the village of Gapuro Sukolilo where the tomb is located. When the Gresik government proposed yet another charge of Rp 500 per person for entry to the site, both pilgrims and site management protested. The negotiations that then took place resulted in a consolidation of payment arrangements and a discount for groups of 30 or more.[26]

## 4 DEVOTION AS A COMMERCIAL TRANSACTION

I have tried to paint a picture of the variety of commercial activities that characterise local pilgrimage in Java. The commercial facets of pilgrimage—indeed, of religious devotions in general—are sometimes seen as a corruption or diminution of the pilgrimage process. Ideally pilgrimage should be money-free and otherworldly, so it is often said. But for many pilgrims in Java, devotions at sacred places are in fact like commercial practices—the pilgrim enters into a transactional or contractual relationship with the supernatural, with a saint or with God.

In Islam, the supreme transaction involving a believer's person and possessions is the one in which God purchases the believer's soul, person and goods in exchange for eternal bliss. The Qur'an assures believers that God will abide by His promises—His contractual undertakings. This is made explicit, for example, in Fathir verses 29–30, which read:

> Be assured, those who recite the Book of God, perform the prayer and spend what We have provided for them—whether it is spent secretly or in full view of the public—they make an investment that will return bountiful dividends. He will reward them generously and bestow His blessings upon them. (Q35:29–30)

In the same vein, As-Saff verses 10–12 show believers the way to a profitable transaction.

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26 'Retribusi Ziarah Makam Segera Ditertibkan' [Charges Levied on Holy Tomb Pilgrims to be Regularised], *Kompas*, 18 April 2002; 'Dinilai Tidak Pantas, Memungut Retribusi dari Peziarah Makam' [It's Not Right, Asking Pilgrims to Pay an Entry Fee when They Visit Tombs], *Kompas*, 4 April 2002.

> O you who believe, let Me inform you of a trade that will save you from painful punishment. Believe in God and His messenger and devote your money and your lives to the cause of God. This is the best deal for you, if you only knew it. [If you do this] He will then forgive you your sins and admit you to gardens beneath which rivers flow and to beautiful mansions in gardens of eternity. That is indeed the supreme triumph. (Q61:10–12)

In Java, devotions at pilgrimage sites are widely seen as contracts or transactions. Even the giving of donations is not an unselfish act but one that buys social status and divine merit for the giver. As mentioned above, *nadar* contracts are common. A *nadar* contract is one in which the pilgrim makes a vow to do something—support a charity, hold a thanksgiving meal, make a donation to a pilgrimage site—that is conditional upon God's fulfilment of the request. In other words, commercial transactions are metaphors for devotional transactions. Qur'anic commentaries often explicitly recognise this. Take, for example, this commentary on the word 'commerce' or 'trade' (*tijarat*) as it occurs in Fathir verse 29 (Q35:29).

> [The verse presents] a metaphor from commerce. […] The believer must deny himself the use of some of what God has provided, as a merchant puts aside some of his wealth to invest as capital. Only the Godly man's commerce will never fail or fluctuate; because Allah guarantees him the return, and even adds something to the return out of His own bounty (Presidency of the Islamic Researches, n.d.: 1,307–8, note 3,915).

Commerce at sacred sites, then, is an embodiment of the transactional process that is at the heart of devotions. It is not an intrusion, diminution or corruption of devotion, but rather an integral part of it—a material manifestation of the interaction between devotee and God.

## 5 PERSONAL FAVOURS FROM POWERFUL BEINGS

There is another important side to the commercial character of sacred sites, a variation perhaps of that just described. Many pilgrims go to sacred sites in the hope that they can *ngalap berkah*, that is, access a personal favour that has a supernatural origin. This favour may take many forms—success in an examination, finding a good wife or husband, promotion at work, recovery from illness. But of all the favours sought, the desire for wealth probably predominates. Behind the quest for 'easy money' at such sites lies a deeply held conviction that personal wealth can never wholly be a product of individual enterprise and action, but is always, at least in part, a question of accessing the powerful beings and the infinite natural abundance of the supernatural. For some pilgrims all blessings, including the 'blessing' of personal wealth and commer-

cial success, come from God, and God's power is accessed by way of the intermediaries at certain sites. It is also possible that the allure of sacred sites as sources of commercial success derives in part from a lack of familiarity with the workings of cash-based commerce. For some, the huge wealth that some individuals acquire apparently 'effortlessly' can only be supernatural in origin.[27]

It is true that many Muslims look on the practice of *ngalap berkah* with suspicion, even horror. Some regard it as idolatrous (*syirik*). The purpose of religious devotions is to praise God, or simply to obey His laws and commandments, or, for a few, to seek mystical union with God. But to approach God or His saints with the intention of enriching oneself is seen, at best, as irrational and backward, and at worst idolatrous and a violation of God's laws.

But many Indonesian Muslims disagree. During a visit a few years ago to Goa Langse, a holy cave near Parangtritis on the south coast of Java, I asked one pilgrim whether, according to Islam, it was idolatrous to ask God or God's saints for material blessings. With some vigour he told me that all good things come from God, and the truly devout Muslim must acknowledge this. Not to acknowledge it—to claim that the material good things of life come from oneself and not from God—is to act idolatrously and give oneself God-like powers. Therefore, it is only proper that the devout Muslim ask God—or one of God's saints—for whatever it is that he or she needs or wants. It would be arrogant, even idolatrous, *not* to do so.

Behind the practice of *ngalap berkah* lies a theology that I will call the theology of distance and proximity. With the exception of certain Sufis, most Muslims would agree that there is a qualitative contrast or 'distance' between God and believer in line with the orthodox notion that God and humankind are utterly different. That the two are different in essence is widely given a metaphorical cloak in which the notion of difference is translated into the notion of distance. But this distance is not unbridgeable. People can get close to God, or to put it another way, there are degrees of proximity to God.

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27 Several observers have noted the belief among Javanese traders that ascetic practices of one kind or another are just as or more essential to business success than the conventional basics of business practice and acumen. Brenner (1998: 192) notes that, traditionally, batik merchants in Laweyan (Solo) regarded self-denial and ascetic austerities (*laku*) as the main keys to business success. The same point is made by Suwardi Endraswara (2006: 290), who also lists the following pilgrimage sites as important to Javanese businesspeople: Gunung Kemukus, Gunung Srandil, Gunung Kawi, Makam Sewu and Parangtritis (Suwardi 2006: 289).

In most parts of the world and in most religious traditions, God is perceived as being closer to humankind in certain places and at certain times, and there are certain individuals who have succeeded in getting close to God. These places may be called 'holy places'; the times may be called 'auspicious times'; and the people may be called saints or the beloved of God—in Java widely called *wali*. The pilgrim's effort to get close to God, then, takes him or her to a holy place, especially at an auspicious time, to petition God directly, or to get as close as possible to God through *tawassul*—the mediation of a prophet or saint. And the closer one can get to God, the closer one gets to the source of all benefits, including the benefit of material wealth.

The twin ideas of transaction and proximity go a long way towards explaining the integration of commerce into the local pilgrimage phenomenon in Java, and make it possible—in fact essential—to discard the narrowly romanticised view of pilgrimage as ideally a (temporary) repudiation of commercial worldliness.

## 6 A PROTECTION AGAINST RADICALISM?

There is, I believe, yet another important facet to the connection between money and sacred places. The increasing commercialisation of pilgrimage plays a part in protecting pilgrimage sites and the Muslims who visit them against radicalisation. One of the extremist arms of Islam, Wahhabist or Salafist extremism, pits itself with particular viciousness against tombs and saint veneration. In parts of the world where this variant of extremism has flourished, most notably Saudi Arabia and, more recently, Malaysia, saint veneration and pilgrimage to holy tombs has largely been wiped out.[28] Amrozi and his brothers, the 'Bali bombers', are reputed to have vandalised gravesites in Lamongan after adopting Salafi practices in Afghanistan.[29]

But where local pilgrimage and saint veneration are significant components in the economy—a source of income for Muslims who might otherwise be struggling to make a living—it becomes more difficult to garner support for the kind of radicalism that might put an end to that

28 Muhammad bin Abdul Wahhab (1703–92) and his followers were instrumental in destroying certain gravesites in Arabia and in opposing saint veneration. His influence is felt today in Malaysia, where a number of holy graves have been destroyed in the name of fundamentalist (*salafi*) purity. See, for example, Radzi Othman (1996: 59, 83), who reports on the destruction of revered gravesites in the state of Malaka and describes with approval the spread of what he sees as a 'purer' variant of Islam in Malaysia.

29 I am grateful to Dr Greg Fealy for this information.

source of income. This does not mean, of course, that pilgrimage to holy tombs is *ipso facto* a protection against radicalism. In some parts of the Islamic world—even in Java—some holy places have been incubators of rebellion or radicalism. Nevertheless, on the whole there is reason to believe that the commercialisation of holy sites is a moderating factor in the contentious competition between radical and liberal in Indonesian Islam. Even extreme 'modernists' who have been scathing about local pilgrimage and saint veneration, often seeing it as 'superstition' or backwardness and (with its visions and miracles) irrational, may be placated if sacred sites are seen as sources of business enterprise—or at least as acceptably exotic 'tourist attractions'.

## 7 THROWING MONEY AT THE HOLY DOOR

In the humid mid-morning warmth, pilgrims are sitting in packed ranks on the floor before the Prostration Door at the tomb of Sunan Gunung Jati on the outskirts of Cirebon, West Java. The door is massive. It is made of wood darkened by incense smoke and the passage of time since it was built perhaps as long as 400 years ago. It is set in a high, yellowish-white plaster wall inlaid with ancient tiles, ceramic dishes and other decorations. To the left and right of the door stand large porcelain jars from China—probably also hundreds of years old—and on the two steps in front of the door stand iron incense burners. Their heads reverently bowed, the pilgrims intone the *tahlil* chant: *Lā illaha ila'lah*, 'There is no god but God'.

The gentle rhythms of the *tahlil* chant swell and die to the intermittent accompaniment of metallic jingling. Coins are being thrown at the door. They bounce off and fall ringing to the tiled floor. Several women rise from the floor and approach the door. One produces a fistful of banknotes and presses several of them into the crevices in the door. She wipes the remaining notes across the face of the door and returns them to her sash. The money that she leaves behind in the door is her side of a transaction—a contract—that is both devotional and 'commercial'. And the money that she takes away has been imbued with the special power that comes from the proximity of the door—and of the saint who lies buried behind it—to the infinite power of God and the supernatural.

As the pilgrims finish their devotions and leave the chamber, tomb orderlies—young men wearing ankle-length batik sarongs, neat white jackets and batik headcloths—remove the notes and sweep up the coins, throwing the money into a brass bowl that is already overflowing with cash. Their livelihoods, and those of the surrounding community, not to mention the continuing vigour of the holy place itself, get the cash injection that guarantees their continuity.

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# 5 'SPIRITUAL MEAL' OR ONGOING PROJECT? THE DILEMMA OF *DAKWAH* ORATORY

*Julian Millie*

One could be forgiven for thinking that there is no limit to the broad usage Indonesians make of the term *dakwah*, which literally means 'call' (to religion), and is commonly extended to mean any kind of preaching, predication or Islamic outreach activity. Many activities without primarily religious meaning are described as *dakwah*, including performance of one's vocation and family duties, conduct of a commercial enterprise and various kinds of artistic expression. In fact, this broad understanding is completely in harmony with Islamic teachings on *dakwah*. Islam's normative sources make *dakwah* a compulsory activity for all Muslims, and the particular form to be practised should be one that is suitable to the talents, capacities and circumstances of individual Muslims.[1] Nevertheless, at times the concept of *dakwah* entails surprising connections between daily life and religious meaning. A recent newspaper article reporting on the phenomenon of *majlis taklim*, the salon-style religious discussion groups currently popular among middle and upper-class women in Bandung, included a description by one member of the diverse activities performed by her *majlis taklim*. 'A fashion show is also *dakwah*!' (*Fashion show itu juga dakwah!*), the woman said.[2]

Notwithstanding the ever-widening use of the term, there is one activity that has a strong claim to be regarded as the original or authentic *dakwah* activity, and that is oratory or *dakwah bil-lisan* (literally, '*dakwah*

1 See, for example, the discussion by Natsir (2000: 108–19).

2 'Majelis Taklim Simpul Kekuatan Umat', *Pikiran Rakyat*, 12 September 2007.

with the tongue'). Oratory is, to varying degrees, a central element in a number of activities that have evolved within the Indonesian Islamic tradition, including 'great preaching' (*tabligh akbar*)—that is, preaching to large audiences from a stage—study groups (*pengajian*), advice evenings (*malam tausiyah*) and discussion evenings (*malam diskusi*).[3] The common characteristic of all these events is that the space is divided into two distinct zones: one to accommodate the preacher—the *dai*, *muballigh* or *pendakwah*—and the other to accommodate the listeners.

The status of oratory as the authentic form of *dakwah* is confirmed by the everyday use of the terms *dai* and *pendakwah*. These are cognate terms, both derived from '*dakwah*'. Only orators are described with these terms. No one would question the correctness of a painter, for example, choosing to describe his or her work as *dakwah*. Yet it would not be correct usage to call the painter a *dai* or *pendakwah* unless the person also took the role of orator. In other words, the scope of activities that may be called *dakwah* has expanded, but only orators are known as *dai* or *pendakwah*.

Among Islamic intellectuals and opinion makers, *dakwah bil-lisan* attracts interest because it involves participation from Indonesian Muslims on a large scale. The orator I discuss later in this chapter, Kiai Al-Jauhari (not his real name), is a very successful provincial orator. He speaks at approximately 700 events per year, each attended on average by 3,500 people. This means that approximately 2,450,000 people will attend his *dakwah* in the space of a year. And this man is a regional rather than national figure, with a following largely among the Sundanese-speaking community. National-level preachers such as Jefry al-Bukhori, Abdullah Gymnastiar (Aa Gym) and Arifin Ilham attract even larger crowds.

*Dakwah bil-lisan* takes varying shapes and forms to meet the expectations of Indonesia's diverse Islamic currents. Different social groups expect different things of oratory. But there is disagreement about the value of *dakwah bil-lisan* as a productive form of *dakwah* in contemporary Indonesia. This chapter explores two opposing views. On the one

3 When strictly interpreted, some of these terms denote gatherings that cannot be understood purely as occasions for oratory. Their dominant purpose may be pedagogical or supplicatory, in which case oratory will feature less prominently. Nevertheless, in practice we are dealing with a nomenclature that is used with great flexibility, and I found all these terms used at times (at least in the city of Bandung where I was performing fieldwork) to describe events that were in fact based purely on oratory. For example, the term *pengajian* implies pedagogical activity, yet I frequently attended mass orations with no pedagogical component that were nevertheless billed as *pengajian*. Group supplications are also often referred to as *pengajian*. My point here is that in the activities invoked by these terms, oratory always plays a part to a greater or lesser degree.

hand, some intellectuals as well as a number of mass Islamic organisations regard oral preaching as an inferior form of Islamic *dakwah*. Their primary objection is that it is a fleeting experience rather than an ongoing engagement capable of producing significant social benefits. On the other hand, village communities in both rural and urban areas of West Java hold *dakwah bil-lisan* in very high regard. These contrasting views create a tension in Indonesian Islamic society about the social and religious value of Islamic oratory.

I approach this topic first by examining the ambivalent discourse created around *dakwah bil-lisan*. I quote some typical critiques and pay close attention to the *dakwah* policies of two organisations dedicated to *dakwah* in various forms: Muhammadiyah and the Indonesian Islamic Propagation Council (DDII). Next, I convey the texture of *dakwah bil-lisan* as it occurs in West Java. I do this by introducing Kiai Al-Jauhari, a popular Sundanese preacher with a strong following among village communities, and by discussing illustrative examples from his *dakwah* oratory. His *dakwah* provides a case study of *dakwah bil-lisan* in its popular variant.

The case of Kiai Al-Jauhari allows us to see how Muhammadiyah and DDII have positioned themselves in opposition to the preferences of a large section of the community. *Dakwah bil-lisan* exerts a strong attraction on Muslims in West Java, especially in rural and urban village communities, where people display a preference for more stimulating articulations of Islam. Al-Jauhari's orations are intense encounters in which the preacher takes care to avoid reference to broader social questions, preferring instead to produce allegories and narrative accounts created out of daily experience. Villagers enjoy these fleeting encounters with talented *dakwah* performers, and village communities are prepared to pay huge sums to secure their services.

## 1 *DAKWAH* AS A TEMPORARY ENCOUNTER AND 'SPIRITUAL MEAL'

### Yudi Latif

The use of the term *santapan rohani* (spiritual meal) to describe *dakwah bil-lisan* gives some insight into how oratory sits within Indonesian Islamic discourse. This term is used quite often in commentary on *dakwah*, usually with a subtly negative intention.

A widely cited example is the critique produced by the scholar and writer Yudi Latif (1999). According to him, *dakwah* oratory is not effective in mobilising Muslims, because it provides only a fleeting engagement with *dakwah*. Latif (1999: 99) writes: 'After dining (*menyantap*) on

injunctions about heaven and hell to the point where they feel full, the audience feels satisfied and then disperses'. This mode of *dakwah* cannot function as a platform for critical analysis and reflection. It 'shouts out propaganda about the wonder of the Islamic mission' without making any progress in addressing the problems facing Indonesian society (Latif 1999: 100).

According to Latif, the *dakwah bil-lisan* model of communication positions society as an empty vessel (*wadah kosong*) waiting to be filled. Indonesian convention elevates the *muballigh* as the agent responsible for filling this empty vessel 'with conviction, moral values and norms for living so that these can be stored and automatically retrieved at times of need' (Latif 1999: 110). In this model, the only active participant is the *muballigh*; the audience is passive. According to Latif, it would be better if the *muballigh* and the audience occupied the same level, with the role of *muballigh* played by the collective rather than an individual. In this way society could implement its own processes of social improvement (Latif 1999: 111).

Latif makes another claim found quite often in critiques of *dakwah* oratory: that the written word is superior to the oration as a medium for *dakwah*. Books are superior because they empower society by providing information. For this reason the semantic possibilities of *dakwah* need to be broadened 'from an oral tradition to a written tradition, from a speechmaking tradition to a tradition of composing written texts, from a tradition of listening to a tradition of writing' (Latif 1999: 113). In this view, *dakwah bil-lisan* belongs to a period in the development of Indonesian Islamic society that should by now have been superseded by other media.

**Muhammadiyah**

Founded in 1912, Muhammadiyah is a non-government organisation dedicated to the social advancement of Indonesian Muslims. Its high profile in West Java is partly due to its remarkable success in establishing social welfare infrastructure, notably schools, hospitals and orphanages. It is well known for taking issue with conventions of ritual practice and worship that have found broad acceptance in Indonesian Islamic society. Its members do not, for example, celebrate the feast days of the Islamic calendar, on the basis that such celebrations are innovations (*bid'ah*) not supported by the Qur'an or Hadith. This point of principle is a significant one, for it distinguishes Muhammadiyah from other Islamic organisations such as Nahdlatul Ulama (NU). NU approaches feast days such as Maulid (the Prophet's birthday) and Isra Mi'raj (his Ascension and Night Journey) as an opportunity to hold massive celebrations in which

*dakwah* oratory and group supplication are a major focus. By refusing to mark the feast days with celebrations, Muhammadiyah is distancing itself from a form of Islamic participation that is meaningful for many Indonesians, especially the masses in village communities.[4]

Muhammadiyah's position on *dakwah* oratory appears in its recently formulated *dakwah* policy, entitled 'Gerakan Jamaah & Dakwah Jamaah' [The Community Movement and Community *Dakwah*], hereafter referred to as GJDJ. This policy not only allows us to see the development of the themes touched on above, but also gives critical insights into how Muhammadiyah perceives its social mission in Indonesian society.

Muhammadiyah's conception of *dakwah* takes form around projects for social improvement, especially the establishment and maintenance of educational institutions, hospitals and orphanages. Against this background, oratory is given diminished importance as a form of *dakwah*. The editor of the GJDJ booklet published for followers of Muhammadiyah in West Java says the following about oratory:

> For Muhammadiyah, *dakwah* is not just empty talk (*cuap-cuap*) from the platform (*mimbar*) in the form of oral addresses (*ceramah*), but includes all activities that can improve a bad situation and make it a good one, that can transform a situation of poverty into one of prosperity, or transform a condition of ignorance into one of intelligence. This view has motivated Muhammadiyah to implement *dakwah* through various methods (Karman 2002: 7).

Specifically, the GJDJ program equates *dakwah* activities with social improvement at the grassroots community level. Muhammadiyah members are to take leading roles in informal groups known as *jamaah* (communities),[5] which should engage in social action programs. These *jamaah* may consist not only of Muslims, but also of members of other religions, which then carry out *dakwah* activities based on 'Islamic teachings that are capable of forming a society that is prosperous in spiritual and worldly dimensions' (Karman 2002: 23).

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4 Muhammadiyah's uneasy accommodation of local Islamic culture has been subjected to scrutiny by its younger members, notably Abdul Munir Mulkhan. For a summary of his position, see Mulkhan (2003).

5 The meaning of the term *jamaah* in Muhammadiyah usage has evolved over time. The current meaning may be defined as follows:

> Since 1968, the meaning of *jamaah* has been expanded in accordance with the resolution of the 37th council. It is not limited just to groups of Muhammadiyah members, but means more than that. It means a group of households or families in a specific residential environment in which members of Muhammadiyah form the core (*inti*) of the *jamaah*. The group just mentioned consists of the families who live in that place, without differentiating between them according to class, religion, ethnic group, race, social status and the like (Sholeh 2006: 16).

The policy includes a thoughtful critique of mass *dakwah* (*dakwah massa*),[6] noting both its positive and negative aspects. From an economic point of view, it has the advantage of bringing large groups in contact with religious understanding through the agency of one person only. Furthermore, it presents a unified message and can stimulate positive activities in society. Its disadvantages are as follows:

3 In general, mass *dakwah* cannot, or cannot easily, be observed, controlled or evaluated/assessed. In fact, for the sake of the future progress of this form of *dakwah*, it is necessary to assemble data on its results to date in order to plan its subsequent progress.
4 If the *muballigh* happens to be 'unsuitable or less than suitable', the content of his *dakwah* can have a negative effect on society.
5 The content/material of mass *dakwah* is generally abstract, whereas the members of an audience are not always of equal intelligence or social status. As a result, the power of the *dakwah* to have an influence will vary in intensity.
6 The audience members' need for *dakwah* in their lives is of course not the same; in fact it can differ to the point where the *dakwah* is often felt as useful, but is often quickly forgotten by the audience.
7 In general, the members of the audience at a discussion/oration arrive equipped only with a 'readiness to attend', convinced that by their 'attendance' they have already achieved a reward (*pahala*).
8 Attendance at a *pengajian* is limited to those who feel themselves to be part of one particular group (Karman 2002: 39–40).[7]

The GJDJ program seeks to create a continuing project of social engagement between members of real communities. In Muhammadiyah's view, *dakwah* oratory fails to produce this kind of engagement. It does not ensure useful results in the community, is easily forgotten, and cannot satisfactorily be monitored or controlled. In contrast, the GJDJ program involves members of society in ongoing activities designed to achieve social betterment for the communities concerned.[8]

**Dewan Da'wah Islamiyah Indonesia (DDII)**

Founded in 1967, DDII is a much smaller and less influential organisation than Muhammadiyah. Throughout its history it has sought to respond

6 Karman (2002: 38) defines this as follows: 'A *dakwah* method that takes the form of speech, oratory and the like is called mass *dakwah*'.

7 Karman is commenting here on the segmentation of Indonesian Islamic society into exclusive affiliations. Muhammadiyah hopes that the GJDJ program will help Indonesians to transcend those affiliations.

8 The GJDJ program is intended to reorient Muhammadiyah's programs towards grassroots participation, in response to the growing perception that the politicised activities of some of its high-level officials have led to deviations from Muhammadiyah's non-political social mission (Karman 2002: 8–10).

to what it perceives to be the marginalisation of Islam from Indonesian social and political life. Predication is a central part of this program (Husin 1998: 67–74).

DDII's *dakwah* policy document (DDII 2001) is a well-informed paper setting out the problems of the contemporary Indonesian Islamic community (*umat*) in a polished, political-science style alongside a historical analysis of those problems. In a nutshell, DDII diagnoses Indonesia's economically vulnerable Muslim majority as being in a position of weakness (*kedha'ifan*) as measured by all social indicators. Religion has not been able to function to its full potential as a means of ensuring social betterment, partly because secularisation, modernisation and support for local syncretic cultures have weakened the Islamic mission among the Muslim majority (DDII 2001: 9–14, 45–50). A further cause of weakness has been the exclusion of Muslims from the political process, a situation that rival religions have been able to use to their advantage. The process of Islamisation (*Islamisasi*), DDII argues, is being outstripped by de-Islamisation (*deislamisasi*) (DDII 2001: 25).

In DDII's view, the limited scope of the traditional concept of *dakwah* has contributed to the failure to establish a solid practical foundation for Islam: 'At the conceptual level, the basic understanding of *dakwah* held by preachers (*dai*) and *dakwah* organisations is not proportional, for it sees *dakwah* as the propagation of Islam through oratory (*bil-lisan*) and good works, while the social structure receives little attention' (DDII 2001: 26).

In order to arrest these problems, DDII sees its mission as being to improve the efficiency, quality and penetration of *dakwah*. This requires an approach that is fully informed by the social sciences, because different sections of Indonesian society have different needs, and effort must be put into ascertaining each section's specific requirements beforehand (DDII 2001: 22–3, 53–61).

DDII's policy document does not stipulate a concrete *dakwah* program in the way Muhammadiyah's does. Nevertheless, local branches of DDII routinely carry out a number of *dakwah* activities. The Bandung branch, for example, has an ongoing project to identify deprived areas in West Java and provide assistance in the form of labour, expertise and financial relief to support Islamic development in those regions. A high priority is given to mosque construction and development, but DDII also provides disaster relief. The organisation publishes in both Indonesian and Sundanese. Members have been prominent in agitating for the cause of Islam in public life, notably in response to Islamic movements they regard as deviant (*sesat*). Against this background, DDII sees *dakwah bil-lisan* as inadequate for enabling a program of Islamisation that will produce real social betterment.

## 2 THE HERE AND NOW OF *DAKWAH* ORATORY: ENCOUNTERS WITH KIAI AL-JAUHARI

The three critiques quoted above implicitly or explicitly cast doubt on the quality of *dakwah* oratory, regarding it as unreliable and not easily subject to control. This type of *dakwah* is a purely temporary engagement, when contemporary circumstances demand something more than mere 'empty talk' (*cuap-cuap*). The two organisations I have discussed above understand their Islamic calling to require action that contributes either to general social betterment (Muhammadiyah) or to political and social progress against the background of the challenges posed by modernity (DDII). *Dakwah bil-lisan* is seen by both as lacking the capacity to lead Muslims to take positive action to achieve those goals.

Nevertheless, people in West Java display a continuing need for *dakwah bil-lisan*. Kiai Al-Jauhari is perhaps the most popular of the preachers regularly called on to deliver sermons to the village communities of West Java. At the time of writing he was 35 years old and living in Bandung. He was born in Garut, West Java, where the first language of the vast majority of people is Sundanese.[9]

On account of his singing, memorisation and vocal abilities, Al-Jauhari became a *muballigh* at the age of six. He was known then as the 'little preacher' (*muballigh cilik*), and received invitations to speak at locations around West Java. He was educated at a *pesantren* in Garut, after which he undertook a degree at the Sunan Gunung Jati State Islamic University in Bandung.

Al-Jauhari told me that he fulfils about 700 engagements per year, employing a secretary to keep track of his schedule. The vast majority of these engagements are from villages, where his following is very strong. I spent a number of nights with him as he carried out a rigorous schedule that saw him deliver up to three speeches per day. He has a chauffeur who drives him from village to village. He is often required to travel considerable distances from Bandung, and regularly arrives home in the early hours of the morning. His schedule is generally filled six months in advance, often with repeat engagements. Kiai Al-Jauhari estimates that most villages invite him up to 12 times before changing to another *muballigh*.

Al-Jauhari has produced 22 cassettes in cooperation with music production companies. Although he receives little income from these, the cassettes have the positive result of spreading his name and reputation throughout West Java.

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9 This sketch of Al-Jauhari is based on my conversations with him and on his published biography (Muhtadi 2002).

**Al-Jauhari's Profile in West Java**

Three things set Al-Jauhari apart from most other Sundanese *dai*. The first is his reputation as a performer. Members of his audiences often make video recordings of his *dakwah*. These are then reproduced on disk (without his consent) and sold cheaply at bus terminals in Bandung and other places. This puts him in a category few other *muballigh* can claim to occupy, that of regional entertainment figure. In August 2007, I observed that the most popular pirated recordings available at bus stations were by the puppet theatre (*wayang golek*) superstar Dadan Sunandar Sunarya and by Kiai Al-Jauhari. In short, among the millions of middle to lower-class Sundanese, he is well regarded not only as a *muballigh*, but also as a popular cultural performer.

Second, in contrast to most other *muballigh*, who leave the issue of payment to be decided by the host, Kiai Al-Jauhari routinely sets a fee for his services. The amount of this payment is agreed upon in advance of the event. Al-Jauhari also insists on fulfilment of other conditions involving the quality of the sound system and the size of the space to be used for his performance. Not many *muballigh* in West Java have this kind of bargaining power.

Kiai Al-Jauhari's practice of charging a set fee has seen him dragged into a debate about the appropriateness of this. In response to those who accuse him of being a 'materialistic *muballigh*' (*muballigh materi*) who profits from selling the word of God (*menjualkan ayat*), Al-Jauhari argues that in a practical sense he could not perform his *dakwah* without charging a fee. His following in West Java is so massive that if he did not charge a fee, he would be exploited by people and organisations keen to utilise his popularity for their own interests. Also, Al-Jauhari had often had the experience of being invited to perform but receiving insufficient remuneration to cover even his travelling expenses (Muhtadi 2002: 94–103, 112–16).[10]

Finally, Kiai Al-Jauhari is famous for using humour in his *dakwah*, much of it drawn from situations in village life and some of it crude. A notable example is his violation of the Sundanese linguistic conventions

10 Popular preachers often establish or endow institutions to indicate their commitment to Islamic values and deflect charges of materialism. The superstar preacher Zainuddin MZ, for instance, established the Al-Ikhlas Mosque on land next to his home in Jakarta and endowed the Yayasan Hira charitable fund, while Tuty Alawiyah supports orphans and other charitable causes ('Sampaikan Quran Walau Seayat', *Majalah Tempo*, 11 April 1992). Al-Jauhari has also established a *pesantren* in his home village in Garut. He often mentions this in his sermons, presenting it as proof of his commitment to implementing Islamic values.

used to acknowledge distinctions in social rank. Al-Jauhari deliberately plays with these rules, employing coarse terms of address that would generally be used only to convey anger or scorn.[11] He also works many double entendres and vulgar jokes into his speeches.[12] This humour has a manifest effect on the female members of the audience, who are generally seated close to each other on tarpaulins spread on the ground. As the humorous material increases in frequency and intensity, the women in the audience attempt to hide behind each other as they suppress their laughter and conceal their embarrassment. They bury their faces in the backs of those sitting in front of them, lifting up the bibs of their head coverings (*kerudung*) to conceal their faces. What causes this reaction, in short, is Kiai Al-Jauhari's crass but humorous inversion of the norms of village behaviour. This has brought him great popularity among Sundanese village communities.

## Al-Jauhari's *Dakwah*

At the most general level, three principles underpin Kiai Al-Jauhari's orations. First, his articulation of Islam constantly encourages self-reflection. Al-Jauhari's message is that Muslims need to pay critical attention to their own individual observance of religion. He makes very little reference to any frame broader than individual experience. The only misdeeds he highlights are the failures of Muslims to comply individually with the injunctions of God and the Prophet. Inevitably, this focus means that he produces many messages encouraging people to properly perform the five daily prayers (*shalat*). His exhortations typically have a subversive slant; they are often expressed through humorous imitations of people trying to avoid their obligation to perform the *shalat*.

Second, Kiai Al-Jauhari packages his Islamic messages in material drawn from everyday village experience. Time and again he produces a text built out of village experience. A common strategy is to use an (often extended) allegory or narrative account based on village life to convey an Islamic meaning. At the same time, he is careful to avoid touching on matters that lie outside the village experience. Political affairs, both domestic and international, are not given any consideration. Al-Jauhari

11 He generally uses the coarse *aing* and *uing* for the first person pronoun, and the offensive *sia* for the second person pronoun.

12 To give an example, during his speech, Al-Jauhari will raise his hand to look at his watch, upon which the audience, concerned he is about to conclude, will cry 'No! No!' He then asks the audience, 'Aren't you tired, ladies?' They call out, 'Not yet!' He says, 'I'm the one who should be tired, because I'm the one on top [that is, on the stage]! You aren't tired because you're underneath! You should try it on top some time, ladies!'

also avoids mentioning controversial topics involving opposition of any kind. In this way a harmonious social order is maintained.[13]

Third, Kiai Al-Jauhari reinforces his authority through his wide command of the Qur'an and Hadith. As well as singing, humour, allegories and coarse language, his *dakwah* are filled with a constant stream of citations, in Arabic, from Islam's normative sources. His audiences are left in no doubt that his *pesantren* background has left him with a high level of knowledge (*ilmu*), confirming his status as an inheritor of the tradition of Islamic knowledge. His capacity in the traditional sciences also equips him with a ready reply to those who accuse him of being merely an entertainer (Muhtadi 2002: 116–22).

**Al-Jauhari's Use of Allegorical Narrative: An Example**

Kiai Al-Jauhari's *dakwah* make liberal use of allegorical narrative. The following example is taken from a cassette entitled 'Kisah Nabi Nuh' [The Story of the Prophet Noah] (Al-Jauhari 2000). It is a recording of a live performance in which Al-Jauhari gives a commentary on the Qur'anic story of the prophet Noah. In his speech, Al-Jauhari uses the well-known story of the flood to elaborate a number of themes. The dominant one is the need for individuals to take heed of God's injunctions so that they can avoid the fate of those who ignored Noah's warnings. Muslims must ensure that they are among the group that heeds God's revealed message and the law; they must not be like those who refused to board the ark with Noah. A second theme is his use of the flood (*banjir*) as a metaphor for negative social trends. This allows him to make many humorous warnings about the social ills affecting village life, such as drunkenness, illicit drugs, free mingling of the sexes, materialism and so on.

In the excerpt that follows, Al-Jauhari produces an allegory drawn from village life, in this case, a bus journey. Kiai Al-Jauhari uses the allegory of co-travellers to replicate the distinctions found in the story of Noah between those who heeded God's injunctions before the flood and those who ignored them.

> Muslims male and female gathered here tonight, may God have mercy on you! A flood of culture, a flood of unrestricted socialising. Floods, floods, floods! If we are not selective we will be carried away by these floods. This reminds me of an allegory (*ibarat*); our lives are like those of the people embarking on

13 This harmony is not upset by the linguistic games mentioned above. These are not interpreted as transgressions, but appear to be understood as a restatement of the rules of linguistic usage that prevail in the village. Of course not everybody is able to do this. It is Al-Jauhari's skill as an orator and his status as a *muballigh* that give him the social authority to do so.

the boat we talked about earlier. In our case, it is like when we catch a bus, oh Muslims gathered here tonight, the bus going from Ciamis to Jakarta via Puncak.

At Puncak we take a rest, stop for a while, while the conductor announces, 'Passengers! Ladies and gentlemen! We are resting here for half an hour only; go ahead and make use of it!' But there are different kinds of people, aren't there? There is the first group, oh Muslims male and female present here tonight! They walk as far as seven kilometres away, forgetting that the time for rest is only half an hour, and when they see that an hour has passed they run back to the car park but find that the bus has gone. There has already been an announcement saying 'Passengers for the Merdeka bus going to some place or other, passengers for the Bahagia bus going to some place or other, passengers for the Aladin bus for example, passengers for the Harum or whatever kind of bus'. (In a little while there will probably be a Kiai Al-Jauhari bus too.) 'Whatever kind of bus to whatever place, please return to your initial place.' After running back to that place, oh Muslims present here tonight, those misguided people who walked too far away find the bus gone and themselves left behind.

The second group, oh Muslims gathered here, are the careless ones. 'Aaah! You do your stuff, I'll do mine. We can do whatever we wish because we've paid to travel on the bus!' They don't walk so far, only 500 metres, but they have not yet eaten, not yet prayed, not yet done anything. Only five minutes before the bus leaves, only then they remember to eat; they gulp down two mouthfuls only and then they hear the call, 'Passengers on the Jakarta bus with such and such registration number are requested to quickly take their seats'.

Those people, oh friends gathered here, stand up quickly and aaaah! do everything at once, because they haven't paid, they haven't put their food in their mouths because their mouths are already full of food. [Imitates having something hot in the mouth] 'Is … ho … is … ho … is … ho! Have we paid? *You* pay for it! *You* pay for it! Ho … is … ho.' They arrive at the bus, oh friends present here, but they are not at ease. After only two kilometres in the bus they get indigestion, for after they arrived at the rest stop, they had only just started to fill their stomachs when they had to jump up again.

But the third group, the good group, are mentioned in the Qur'an: *Wa minhum sabiqun bil-khairat bi-idhni 'llah*.[14] Those fitting this description have divided their time up: five minutes for eating, five minutes for the toilet, five minutes for prayer, five minutes for enjoying the view, five minutes for smoking, five minutes for preparing to get back on the bus, so that when the announcement comes, they are already comfortable! Now, that is how we should act, oh Muslims male and female gathered here tonight, may God have mercy on you. As for floods, there are already many of these. Many floods are affecting the lives of the current generations and these generations need to be saved from them. How will they be saved? Muslims male and female gathered here, they will be saved by faith and Islam.

I have often seen audiences transfixed by Al-Jauhari's allegories and narrative accounts. He transforms Islamic messages into narrations made

14 The phrase is from Surah al-Mala'ikah: '[…] and of them are some who outstrip (others) through good deeds, by Allah's leave' (Q35:32).

up of highly recognisable material, with no shortage of humour added to the mix. People are engrossed as he unfolds his creations. I have frequently asked village and mosque officials why they engage Al-Jauhari rather than another *muballigh*. The most common answer is that he is able to hold people's attention for long periods of time. No other *muballigh*, I am told, can speak for one and a half hours and still thoroughly retain the attention of his audience.

Al-Jauhari's *dakwah* are an intensely 'here and now' experience for his audience. He takes great care to capture the audience's attention with recognisable material, while avoiding broader social and political questions. It is easy to see why this type of *dakwah bil-lisan* frustrates the expectations of Muslims whose sense of mission compels them to a concern about those very questions. In their view, the participation of Muslims in an event limited in effect to the timeframe of the oratory itself impedes *dakwah* from fulfilling its potential for social betterment.

## 3 CONCLUDING DISCUSSION

*Dakwah bil-lisan* is a field of activity that attracts conflicting understandings of what Islamic practice should entail. On the one hand, we find a class of *muballigh*, of whom Kiai Al-Jauhari is an example, whose *dakwah* speak directly to audiences in locally specific communication strategies. Humour and song figure prominently in such *dakwah* alongside references to Islam's normative sources. These preachers employ allegories in which Islamic messages are expressed through sophisticated retellings of events from everyday life. The *muballigh* are diligent in restricting their orations to subject matter within the experience of village life, seemingly disinterested in the potential of *dakwah* to act as a force for social betterment. They avoid engaging with broader social and political issues that may be of relevance to the Indonesian *umat*. Their orations are intensely 'here and now' experiences for their audiences.

On the other hand, we find some sections of the intelligentsia expressing disapproval of *dakwah* oratory, because of their belief in the potential of *dakwah* to be a positive social force. For such individuals and organisations, there is a pivotal connection between Islam and the social and political aspects of daily life. They are cool towards a model of *dakwah* in which audiences are entertained, moved, inspired and educated in brief encounters with *muballigh* known and loved for their skills in oratory. Some of these critics consider *dakwah bil-lisan* to be less appropriate for modern Muslims than other forms of *dakwah*, notably those employing the medium of writing.

We should not overstate the tension resulting from these contrasting views. They are not so much a source of rancour in Indonesian society as an easily accepted difference that can even be considered inevitable given the social diversity of Islamic life. My friends from Muhammadiyah live in more or less the same society as the audiences of Kiai Al-Jauhari, and are accustomed to *dakwah bil-lisan* being omnipresent in daily life. Many of them say that they enjoy his sermons, while still expressing the reservations outlined in the critiques discussed above.

Nevertheless, the tension between these contrasting views is important, because it signals an assumption made by some members of the educated classes about mass participation in religion. On the basis that Islam should be a source of inspiration and guidance for broader social programs, it is assumed that change needs to be effected in the nature of the *dakwah* activities preferred by village communities such as those in which Al-Jauhari's following is found. This assumption is not well founded if we consider that many villages specifically choose the Al-Jauhari style of *dakwah* from the range of options available to them. His style clearly suits their needs, yet the critiques of *dakwah bil-lisan* reveal a reluctance to grant any agency to village communities in managing their own *dakwah* activities.

This problem is especially evident in the critiques of Yudi Latif. He assumes that religious participation should involve a struggle for social improvement—something no-one would take issue with—but fails to realise that this assumption is not valid across all social environments in the Republic of Indonesia. Latif overlooks the creativity and sophistication of the *dakwah* of Kiai Al-Jauhari and others like him. He consigns oratorical skill to a primitive epoch of *dakwah* evolution, arguing that it should be replaced by more manageable forms of *dakwah*, notably the written text.

## ACKNOWLEDGMENTS

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# 6 MARKETING MORALITY: THE RISE, FALL AND REBRANDING OF AA GYM

*James B. Hoesterey*

On the eve of the 50th anniversary celebration of the Asian–African Conference in 2005, Kiai Haji Abdullah Gymnastiar, the charismatic television preacher known across Indonesia as Aa Gym, admonished Muslim leaders to become more savvy about marketing the 'beauty of Islam'. Likening Muslim leaders to marketers and Islam to fruit, Aa Gym asserted: 'If a person does not know how to market it right, even a delicious durian won't sell'.

Aa Gym himself had captured the hearts of Indonesians by marketing his message of Managing the Heart (Manajemen Qolbu or MQ) through books, nationally televised sermons and Islamic training seminars. More than a preacher, Aa Gym had become a self-help guru and MQ his formula for Islamic virtue. By 2002, millions of Indonesians were watching his television shows; hundreds of thousands were making pilgrimages to his Islamic boarding school (*pesantren*); and politicians were lining up for photo-ops during campaign season. His multi-level marketing firm MQ Baroqah (MQ Blessings) sold Qolbu cola, Qolbu noodles and MQ shampoo.[1] Aa Gym had succeeded in turning himself into an icon of Islamic virtue, his turban into a trademark, and MQ into a nationally recognised brand name.

1 The presently defunct MQ Baroqah was a direct marketing firm selling dozens of MQ products through a pyramid network of salespeople. Many of the products were household and hygiene products for women.

Then, at the pinnacle of his public adoration,[2] Aa Gym took the path of polygamy.[3] Everything changed. Feeling heartbroken and betrayed, his female followers abandoned him and his polygamous marriage became the subject of national scandal. Infotainment shows and gossip magazines circulated stories of former admirers shredding his pictures, boycotting his television shows and cancelling weekend pilgrimages to his *pesantren* and 'spiritual tourism' complex, Daarut Tauhiid. Under pressure from the public protests, President Susilo Bambang Yudhoyono (SBY) ordered a review of the national marriage law.[4] Overnight, Aa Gym became a political and corporate liability. He lost his pending television contracts, his business empire started to crumble, and Daarut Tauhiid became a ghost town.

In this chapter, I examine the rise, fall and current comeback campaign of Aa Gym. I look critically at marketing as a technique of religious proselytisation (*dakwah*) that fuses the corporate and the religious. Drawing on nearly two years of fieldwork in Aa Gym's *pesantren*, I reflect on how he employed marketing strategies—such as branding, positioning and differentiation—to transform himself into a celebrity preacher, to legitimate his claim to religious authority, and to attempt to reclaim that authority in the aftermath of his dramatic fall from public grace.

I want to be clear that I do not pit 'authentic' *dakwah* against 'superficial' marketing. Rather, I engage and build on the work of those scholars of Islam who explore 'the ways in which material objects, consumption practices, and certain forms of media engagements are constitutive of religious experience, authority, and legitimacy' (Schulz 2006: 223).[5] By looking carefully at the relationship between marketing and *dakwah*—by understanding Aa Gym as both celebrity preacher and brand name—

2 In 2006, political parties courted Aa Gym because of his 91 per cent popular approval rating. His television ratings, however, had peaked several years earlier. In 2002, his Sunday afternoon program commanded 32.5 per cent of all television viewers during that time slot; during the month before the story that Aa Gym had contracted a polygamous marriage broke, it attracted only 5.8 per cent of viewers.

3 Although the English word polygamy is not gender specific, I follow the Indonesian use of the word *poligami*, which specifically refers to a man married to multiple women, or polygyny.

4 The polygamy story broke after the anti-pornography bill had lost momentum and just days after the widespread circulation of a video recording of a politician having extramarital sex with a popular music (*dangdut*) singer. Hidayat Nur Wahid, chair of the People's Consultative Assembly (MPR) and former chair of the Islamist Prosperity and Justice Party (PKS), rushed to Aa Gym's defence, chastising the president for reacting against polygamy while doing nothing to address pornography.

5 See also Hefner (1998), Özyürek (2006), Soares (2005) and Starrett (1995).

I hope to contribute to an understanding of the production of religious authority and the cultural politics of morality in the public sphere.

## 1 THE 'TELE-DAI' AND RELIGIOUS AUTHORITY[6]

Aa Gym is emblematic of a recent wave of celebrity preachers throughout the Muslim world who have made innovative claims to religious authority through an adept use of media technologies.[7] Charles Hirschkind (2006: 55) notes that 'the [Islamic] revival has had the net effect of dispersing the loci of religious authority across a variety of new locations, media, and associational forms'.[8] Conventionally, religious authority in Indonesia (and elsewhere) had been the domain of those formally trained primarily in Islamic jurisprudence (*fiqh*). Aa Gym, on the other hand, appealed to Islamic sensibilities regarding ethical comportment (*adab*) based on the moral psychology of the heart. In Sufi psychology, the cultivation of a pure heart (Indonesian: *qolbun salim*) is an integral part of the ethical pursuit to purify the self (Arabic: *tazkiyah al-nafs*), ideally culminating in a tranquil inner self devoted to God (Arabic: *nafs al-mutma'inna*).[9] Distinct from the claims to authority derived from erudition in Islamic law, this knowledge of the practical application of Islamic principles is an important aspect of religious authority and resonates

6 I find the term 'televangelist' problematic because it conjures images and assumptions of American Protestant televangelists of the 1980s (Harding 2000). *Dai* is the Arabic word, now used in Indonesian, for 'one who invites people to the faith, to the prayer, or to Islamic life' (Esposito 2003: 61). I suggest 'tele-dai' as a new term to place this trend in its Islamic context and avoid it being seen merely as an extension of a Christian phenomenon.

7 See Wise (2003) on Egyptian television preacher Amr Khaled; Soares (2005) and Schulz (2006) on Malian preacher Cherif Haidara; Yavuz and Esposito (2003) on Turkey's Fetullah Gülen; Solahudin (1996) and Akbar (2000) for insights into pre-celebrity Aa Gym; and Hernowo and Ridwan (2001) and Watson (2005a) for insights on Aa Gym as a national phenomenon.

8 For accounts of new forms of religious authority beyond Indonesia, see also Messick (1996), Eickelman and Anderson (1999), Mandaville (2001), Soares (2005) and Krämer and Schmidtke (2006).

9 See Gianotti (2001) for a detailed account of the moral psychology of the heart in Sufism. The Indonesian word *kalbu* (heart) was already in common use in Islamic schools. However, Aa Gym popularised the word *qolbu*, making it part of the self-help vocabulary and mainstream national lexicon. This marks an interesting shift in the public discourse on emotion from the *hati* (the seat of the emotions, the liver) and the Javanese 'logic of the *rasa*' (Stange 1984) towards a decidedly Islamic understanding of the heart. Although this shift may be part of the 'Sufi revival' in Indonesia (see Howell 2001), it is important to note that many of Aa Gym's followers do not self-identify as Sufi.

with Muslims who are searching for ways to bring Islamic teachings into their everyday lives.[10]

In Indonesia, this form of religious authority found its market niche within the burgeoning Islamic self-help industry. As Watson (2005b: 209) observes, 'the most significant trend in book-buying has been the popularity of self-help books that offer advice both on domestic family matters… and on professional career development'. Through his television production company MQTV and his publishing company MQS, Aa Gym sold MQ as Islamic self-help psychology and marketed himself as its celebrity guru. To understand the popular appeal and specific form of Aa Gym's authority, we must examine the markets in which he claimed legitimacy, the ways he marketed MQ as a religious commodity, and the subsequent consumption patterns that both affirmed and challenged his authority.[11]

Aa Gym became a celebrity preacher by cultivating a particular relationship with his admirers that represented a shift away from the traditional, hierarchical forms of religious authority towards a more familiar and relational kind of authority. He collapsed hierarchical differences by choosing not to use his honorific title 'Kiai Haji', which designates him as both a religious leader and someone who has performed the *hajj* pilgrimage. Appealing to kinship terms to establish a more familiar linguistic register, he asked Indonesians to call him just 'Aa Gym' (elder brother Gym). As a national figure, he was the older brother to whom one turned for personal advice, not a religious scholar whom one asked about Islamic law.

Aa Gym's popularity transcended socio-economic divides. He was adored by rich and poor, Muslim and non-Muslim. While preaching, he moved effortlessly between the refined (*halus*) language of the elite and the coarse or unrefined (*kasar*) speech seldom used by most preachers. For Aa Gym, wisdom (*hikmah*) could be obtained just as easily from farts as from *fiqh*. One joke in particular (abbreviated here) never ceased to launch audiences into uproarious laughter:

> Even when it is difficult, you should always give praise to God. For example, when someone next to you has just farted and the stench permeates through-

10 Aa Gym emphasises that teachings must be applicable (*aplikatif*). Volpi and Turner (2007: 12) make a similar distinction: 'to interpret from original sources … requires not only a theoretical knowledge of the text but also a practical knowledge of its mode of application in different circumstances'.

11 Other structural factors that facilitated Aa Gym's rise include the Islamic revival in Indonesia, urbanisation and the rise of the Muslim middle class. Aa Gym's popularity has also been facilitated by the privatisation of television stations and the marked increase in Islamic programming.

> out the room, do not get angry. Instead, say 'Alhamdulillah! God gave me this nose so that I can smell!'

Much more than a comedian, however, Aa Gym could move an audience from irreverent laughter to tears of repentance. To his followers across the archipelago, he was a teacher, friend and storyteller whose television show had become part of their Sunday afternoon ritual.

## 2 NARRATING LIFE HISTORY, BRANDING RELIGIOUS AUTHORITY

One of the more interesting aspects of Aa Gym's preaching style is the way in which he uses stories from his own life to provide a moral lesson. His autobiography—what he refers to as his *qolbugrafi*—sheds light on his popular appeal, market niche and personal brand (Gymnastiar 2003).[12] Aa Gym transformed his life history into a national moral tale in which he cast himself as the protagonist, moral exemplar and embodiment of Islamic virtue. Without the conventional credentials of religious education, Aa Gym derived legitimacy by branding himself as a new kind of religious authority figure who had mastered his *qolbu*.

Aa Gym's life story is as much about worldly riches as heavenly redemption. In the video version of his *qolbugrafi*, Aa Gym is not only a preacher in the mosque, but also a CEO in the boardroom. The narrator tells Aa Gym's rags-to-riches success story, from meatball soup vendor to president of a multi-million dollar business empire. The key to his success, we are told, is courage (*keberanian*): 'There is no success without courage'. His life story is proof that anyone can succeed, as long as they are willing to apply the MQ formula of *Zikir* (mindfulness of God), *Fikir* (cognitive effort) and *Ikhtiar* (personal initiative).[13] This life history of the self-made man resonated with upwardly mobile Indonesians and appealed to corporate managers eager to invest in Aa Gym's MQ Training course.

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12 There are both print and video versions of Aa Gym's autobiography. I am less concerned with the formal life history than with how Aa Gym's telling of his story crafts his personal brand name.

13 *Zikir, Fikir, Ikhtiar* is Daarut Tauhiid's official motto. *Zikir*, a popular (albeit not exclusively) Sufi practice, refers to being mindful of God through various recitations. *Fikir*, the cognitive capacity of human beings, should be exercised through personal initiative, or *ikhtiar.* Whereas in Arabic *ikhtiar* literally means 'choice', the Indonesian word connotes initiative or effort. Aa Gym's teachings on entrepreneurship promote the maximising of personal initiative (*menyempurnakan ikhtiar)* to attain fortune bestowed by God (*menjemput rezeki*).

Aa Gym tells his tale (and builds his brand) by conjuring visual symbols of piety and bravery. He devotes a chapter of his *qolbugrafi* to his most distinguishing visual feature—his red and white checked turban (*sorban*). Initially worn to conceal his youthfulness, it became a trademark much desired by his admirers. Wherever he travelled, his assistant ensured that there was a pre-wrapped turban ready for him to put on before exiting the van. It became part of Abdullah Gymnastiar's ritual of becoming Aa Gym. His *sorban* sells. Images of Aa Gym's turban-covered head were plastered on calendars, posters, bumper stickers and book covers.

Although he dons the turban of a revered *kiai*, Aa Gym also sports the apparel of a rugged adventurer. The video *qolbugrafi* is full of images of Aa Gym racing go-karts, scuba diving, sky diving and riding horses. In the most recent version, Aa Gym is shown complete with turban and flight suit before breaking the sound barrier in an F5-E Tiger fighter jet (see colour plate 12). After the sequence of images fades, his self-help mantra flashes on the screen: 'There is no success without courage'. Taken together, these images shape the visual brand of a new celebrity type in Indonesia.[14]

Aa Gym's life story is not confined to a book or video; it is a living history that he repeatedly narrates as part of his preaching style and personal branding strategy. For years, Aa Gym preached before stadium crowds by day and dined with politicians and Muslim leaders by night. Whether at dinner with the mayor of Padang, the governor of Central Kalimantan or the ambassador of Afghanistan, he made sure that a projector was ready to screen the abridged seven-minute *qolbugrafi* video. On each occasion, Aa Gym would provide a commentary to the images: 'See, Pak. That was when I went scuba diving with Kopassus [military special forces]. It really requires concentration'. When the video had finished, he would applaud, grab the microphone and begin a casual (but consistently scripted) talk about his life. After taking some questions, he would conclude by singing John Denver's 'Country Road'. (A karaoke keyboard queued to this song would be ready and waiting.)

While Aa Gym's entrepreneurial success and taste for hi-velocity thrills cast him as a new type of celebrity preacher, his gentler side as a family man softened his image and portrayed him as the ideal husband. During televised sermons, Aa Gym preached the need for husbands to love and appreciate their wives. He would even serenade his blushing

14 Aa Gym is certainly not Indonesia's first celebrity preacher; Watson (2005a) considers him in relation to other popular preachers. However, Aa Gym's use of his life history, his appeal as an entrepreneur and his self-help market niche differentiate him from other celebrity preachers.

wife, Ninih, who sat devotedly in the front row. During Ramadan in 2005, the newspaper *Seputar Indonesia* published their three-part 'Love Story'. The model family went public, with Aa Gym casting himself as the loving husband, his wife as the pious Muslim woman and his family as the ideal harmonious family (*keluarga sakinah*).[15] This solidified his popularity among women, who listened loyally to his sermons, memorised his self-help slogans and came from every corner of Indonesia to meet Aa Gym and Ninih.

Each week, thousands of Aa Gym's devotees made the pilgrimage to Daarut Tauhiid to join the Spiritual Tourism (Wisata Rohani) retreat program. Pilgrims woke at 2 a.m. to recite *zikir* and optional midnight prayers (*tahajud*), listened to Aa Gym's sermons in the mosque and had their pictures taken with Aa Gym and Ninih.[16] When I asked women to tell me about the most special moments of their pilgrimage, nearly everyone recounted the hour-long gathering (*silaturahmi*) with Aa Gym and Ninih. These gatherings were highly choreographed, varying little from week to week. I now describe one such gathering on 25 November 2006.

Pilgrims and corporate MQ trainees gathered in the courtyard near Aa Gym's house. First, everyone watched a short video profiling Aa Gym, projected onto a huge screen. Upon learning that Aa Gym and Ninih would arrive late, the tour guides asked the audience if they knew the words to Aa Gym's song, 'Jagalah Hati' [Take Care of Your Heart].[17] Immediately, the women's voices soared: 'Take care of your heart, Don't tarnish it; Take care of your heart, The lantern of this life; Take care of your heart, Don't soil it; Take care of your heart, The radiance of God'. The men, on the other hand, needed some coaching.

All singing came to a halt when the sound of a honking horn announced the grand entrance of Aa Gym and Ninih, who rode in together on a tandem bicycle bearing a personalised licence plate reading 'AA GYM'.

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15 See van der Pool (2005) for an analysis of the popular MQTV program based on Aa Gym's family, *The Smiling Family*. His family also graces the cover of the book *Sakinah: Manajemen Qolbu untuk Keluarga* [*Manajemen Qolbu* for a Harmonious Family] (Gymnastiar 2004).

16 Within minutes, women could purchase an enlarged photograph at MQ Photo. These photographs played a crucial role in Aa Gym's 'word of mouth' marketing, because people took them home, hung them on their walls and relayed stories about meeting Aa Gym. A politician in a district near Banjarmasin once arranged for an enlarged photo of himself with Aa Gym to serve as a massive stage backdrop for a sermon by Aa Gym in his district.

17 This song is a poetic rendition of a Hadith about the heart found in the collections of Buhkari and Muslim (*Muttafaqun 'alaihi*):

> Let it be known, in the body there is a piece of flesh. If it is pure, then the entire body is pure. If it is impure, then so is the entire body. It is called the heart.

Smiling brightly, they waved to the crowd as they circled the courtyard and parked by the stage. Ninih took her seat beside a huge family portrait of Aa Gym, Ninih and their seven smiling children. 'Please forgive me for being so late', Aa Gym pleaded. 'In the mornings, my responsibility is to spend time with my kids. I finished my radio show at 6 a.m. and came home to a crying child. No matter how busy I am, I must fulfil my duty as a father.' The personal was played out on the public stage, starring Aa Gym as loving husband and devoted father.

Turning to the men, Aa Gym asked:

> Did you watch [my] James Bond film earlier? Over the years, I've gone scuba diving, sky diving and was the co-pilot of an F5-E Tiger fighter jet. Yeah, the key to everything is training. … I am constantly training and learning. It is not our problems that make life difficult, but how we confront those problems. Once, I locked my keys in the car. Without the knowledge (*ilmu*), I couldn't get into that car even after two hours. Then, a man came by who had the *ilmu* and he unlocked my car in two minutes. After popping the lock open, he turned to me and said, 'I'm sorry, Aa. It was a long time ago. I've already repented'.

Once everyone had got the joke, he continued:

> I use the formula P–T–D: *Paham* (understand), *Terlatih* (practise), *Zikir* (mindfulness of God). First, you must understand something. Without knowledge, even cooking fried rice is difficult. Next, you must continuously practise to develop yourself. Everything in life is a test. The first time I went sky diving, my knees were buckling, but with practice and determination, I did it. Finally, whatever you do, always remember God. So, just remember P–T–D.

With humour, and using stories from his own life, Aa Gym built his brand as a celebrity preacher and self-help guru.

Shortly after this, Aa Gym prompted Ninih to share her wisdom with the women to show them how to better control their emotions.[18] Agreeing that this could be difficult for women, Ninih turned to the women and said:

> To help me confront life's problems, I use what I call the 'Five Nevers': Never panic; Never get emotional; Never make things difficult for yourself; Never overdramatise things; and Never give up.

When Ninih had finished explaining each of these points, Aa Gym shuffled a few steps away, turned back to face her, and began a melodramatic, theatrical exchange: 'My beautiful wife, mother of my seven

18 The belief that women are somehow naturally more emotional than men, and less capable of controlling their emotions, is a frequent theme of Gymnastiar's sermons.

children, oh how I admire your virtuous ways. You make me proud to be your husband and the father of your children'. Ninih blushed coyly, and replied: 'And you, my devoted husband, every day I give praise that God has provided me with a husband so compassionate and forgiving of my faults'. When women in the front row giggled with delight, Aa Gym broke character and said, 'This is serious, it's *sinetron*'.[19] Then, the keyboardist came in on cue. Aa Gym stretched out an arm to Ninih, gazed deeply into her eyes and serenaded her with the Everly Brothers' song, 'Let it Be Me':

> I bless the day I found you, I want to stay around you, and so I beg you, let it be me. Don't take this heaven from one, if you must cling to someone, now and forever, let it be me …

The women in the audience whooped and hollered. As he took his seat, one of the giggling women up front chimed, 'Whoa! How romantic!' (*Wah! Romantis sekali nih*). Aa Gym ended by saying in English, 'I love you so much, my darling'.

With only slight variations, Aa Gym and Ninih performed this routine every weekend, for every pilgrim group, for several years. As this episode suggests, Aa Gym's female followers turned to him to heal their hearts, because they believed he had already mastered his own. Consequently, the relationship between Aa Gym and Indonesian women was informed by a deeply felt fantasy of Aa Gym as the ideal family man. This public love story, as narrated by Aa Gym and circulated by his admirers, attained mythical status in Indonesia. This personal branding would come back to haunt him.

## 3 POLYGAMY AND PROTEST

Just days later, the news broke that Aa Gym had taken a second wife, Rini Eridani.[20] His female followers publicly shredded pictures of Aa Gym, cancelled trips to Daarut Tauhiid and sent text messages urging women to boycott his products.[21] These images became tabloid fodder and his

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19 *Sinetron* is an Indonesian genre of televised melodrama.

20 Erna Mardiana of <detik.com> was the first reporter to confront Aa Gym with a credible source and to break the story. Aa Gym unsuccessfully tried to persuade various news agencies to wait before publishing the news. Although Aa Gym said he needed time to 'get his team ready', the secretive nature of his second marriage (which occurred months before the first article appeared) further added to the sense of scandal.

21 The following text message circulated moments before Aa Gym was due to make his first subsequent televised appearance at Istiqlal Mosque:

second marriage became a national scandal that rekindled the polygamy debate in Indonesia. At the urging of his media advisors, Aa Gym and Ninih held a press conference at which he asserted that polygamy was permitted by God as an 'emergency exit'. A teary-eyed Ninih told the cameras that her approval was sincere (*ikhlas*). Women across the archipelago believed the tears, not the words. The personal became political and Aa Gym's authority hung in the balance.

This celebrity scandal and the public backlash that followed raise interesting questions about celebrity authority and religious consumption in Indonesia. What do the specific forms of public backlash—boycotts of religious products and shredding of pictures—say about the dynamic between television preacher and audience? Compared with the authority of more conventional clerics and jurists, how might the authority garnered through a commoditised relationship between preacher and followers be subject to a different moral logic of exchange?

It is important to note that most of the public backlash against Aa Gym did not take the form of theological arguments about polygamy. Although polygamy is generally frowned upon and runs counter to current ideas about romantic love in Indonesia, the vast majority of the 200 people I interviewed acknowledged the permissibility of polygamy in Islam. For most of his female followers, the problem was not polygamy, but *Aa Gym's* polygamy.[22] One widely circulated text message commented that 'apparently the man who preached about heart management only really cared about lust management'.[23]

For women in particular, the issue was less about theology than brand credibility. Aa Gym marketed himself as the ideal husband, and his actions were judged in that light. His authority as a celebrity preacher rested on a particular juxtaposition of public and private produced by a specific preaching style and relationship with devotees, for a specific

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> Thank you Pak SBY for quickly reacting out of concern for women, children and the people on account of the news about Aa Gym, whose words are inconsistent with his actions. Does he consider himself a prophet? Because only God and the prophets can be just. Why should we listen to this hypocrite any more? Let us act on behalf of wives, women and children so that men who cannot control their sexual passion do not justify Aa Gym's polygamy. Please circulate this widely.

22 I would venture to say that such a public backlash would not occur if the popular television preacher Arifin Ilham were to take a second wife. He does not position himself as a family man; rather, he has attained his popularity through his ability to lead live audiences in *zikir*.

23 This was the harshest of the many jokes and plays on words that circulated widely at the time. The woman changed MQ to MS, or Manajemen Syahwat. *Syahwat* means lust or orgasm.

religious market. Aa Gym mediated the relationship between preacher and disciple, commodity and consumption, through his personal brand. This brand was not a tangible commodity, but a life story told to cement a particular moral, affective and economic relationship with his followers.[24] In addition to consuming self-help books and television sermons, his female admirers consumed the life story—the brand narrative—of Aa Gym as the model husband. This form of consumption, based on an implicit trust in the truth of the story, lent legitimacy to Aa Gym's claims to religious authority. Aa Gym's polygamous marriage shattered that trust, so they shredded his pictures. By refusing to consume this brand narrative, they challenged his legitimacy.[25] Aa Gym's authority was subject to this moral economy of exchange.

This is not to reduce religious experience to rational market logic or formulaic renderings of commoditisation and consumption. I argue instead that, during the present moment of late capitalist modernity in Indonesia, Aa Gym's religious authority was created through a different kind of preacher–disciple relationship (*vis-à-vis* orthodox preachers), mediated by the commoditisation and consumption of the preacher as a religious brand.

## 4 REBRANDING

Just as marketing strategy played a pivotal role in Aa Gym's rise, so too has it shaped his comeback campaign. The idea of rebranding weighed heavily on the minds of MQ Productions employees—who had produced the cassette sermons and *qolbugrafi* that had transformed Aa Gym into a national phenomenon. Hanging on the wall next to their office was an article from *Marketing* magazine called 'Repositioning Aa Gym'

24 In his study of the advertising industry in India, Mazzarella (2003: 60) describes brands in terms of 'commodity images' and 'the play of embodied resonance and narrative elaboration'. Further, he argues that 'the practice of branding is built on a metaphor of gift exchange' (Mazzarella 2003: 53). Aa Gym's brand was a narrative that resonated with and was further elaborated by his admirers. This elaboration through consumption helped to build the value of the brand (or, in marketing speak, brand equity). Religious authority, I argue, is linked to this brand equity and is both co-created and challenged by consumption practices.

25 Foster (2007) makes a parallel argument in his study of the role of consumer participation in building the value of the Coca-Cola brand in New Guinea. He suggests that 'consumer overflowings … are the sources of innovation and competitive advantage for a firm as well as sources of uncertainty and challenges to expertise and authority' (Foster 2007: 714).

(May 2007).[26] They understood that marketing was part of (and a precondition for) effective *dakwah*. The article was circulated among Daarut Tauhiid employees anxious to help rebuild a tarnished brand name.

For Aa Gym, rebranding was not simply about reclaiming celebrity fame, but charting a new path of religious propagation. During his nationally broadcast radio program, Aa Gym spoke indirectly about this shift in *dakwah* by reflecting on the Prophet Muhammad's life:

> On account of his reputation as an honest businessman, the Prophet Muhammad, praise be upon him, was bestowed the title *al-amin* (the trustworthy). But apparently ethics was not enough. When the word of God was revealed to him, people did not believe him. Yet this is the very word of God that we Muslims now hold dear.

Aa Gym said that his 20 years of preaching universal ethics had no real impact if his followers only loved him as a celebrity but did not believe the words of God that permitted polygamy. On 15 January 2007, during a meeting with Daarut Tauhiid leaders, he vowed to shift from his previous preaching about universal ethics (*akhlak*) to an unabashed focus on Islamic articles of faith (*aqidah*): 'Now, we are going to carry the flag of *aqidah* … Previously we carried universal colours. Now, don't be afraid to let our green [the colour of Islam] show'.

During this meeting, Aa Gym and Daarut Tauhiid leaders entertained the possibility that Aa Gym's fall from public grace might be punishment from God for their collective moral failures. One leader suggested, 'Aa, perhaps this disaster is our penance (*kaffarah*)'. Aa Gym then reflected on what he perceived to be his own mistakes:

> Before, we wondered how to get people to like us, to come to us. Perhaps we were too focused on the business side. There were times when the first thing I'd ask was, OK, what's our gross revenue? … The other day, I felt so uneasy seeing my image everywhere.

Aa Gym confessed that he was a man who had forgotten who he was. 'Now', he said, 'we must focus on how to attain God's blessings again'.

Declaring 2007 to be a year of learning, Aa Gym began a regimented program of Arabic language training and worked with a private tutor to deepen his knowledge of the Qur'an and Sunnah. He also publicly strengthened his ties with conservative religious leaders and politicians. On 12 August 2007 he spoke at a rally staged by Hizbut Tahrir calling for an international caliphate. This openly conservative repositioning did

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26 This article was one in a series entitled 'Erasing the Sins of Brands: Many Brands Experience a Crisis in Belief. How Do They Go about Image Recovery?'

not necessarily indicate Aa Gym's support for an Islamic state. As one of his close advisors told me, his attendance at the rally was rather 'to show that he is still a religious leader who wields significant religious authority and can summon the Indonesian masses'. This claim aside, it remains to be seen whether or not Aa Gym can mobilise the masses as he once did to protest against the American war in Iraq. On a more realistic and pragmatic level, the HTI rally gave Aa Gym an opportunity to stand in solidarity alongside the few influential Muslim leaders, such as Hidayat Nur Wahid of PKS and Din Syamsuddin of Muhammadiyah, who had publicly defended his right to take a second wife.

Both Ninih and Rini have played an important public role in Aa Gym's quest to demonstrate that even polygamous families can be harmonious (see colour plate 13). Aa Gym's second wife Rini is clearly an intelligent woman, capable of winning over public sentiment that traditionally casts blame on the second wife. Ninih, voted *Ibu Indonesia 2006* (Mrs Indonesia 2006), was a cherished figure whose face frequently adorned the covers of Muslim women's magazines. Now a popular television preacher, she has publicly discussed her own emotional turmoil: 'Of course I struggle with jealousy. That's natural. But I ask for your prayers that I might confront this with sincerity (*ikhlas*) and become closer to God. Sincerity is a process'. Ninih has never condemned polygamy. She continues to support Aa Gym publicly and is even said to play an elder sister role towards Rini.

Aa Gym is certainly keen to promote the idea that there is a sisterly relationship between his wives. On 29 January 2007, following the monthly 'MQ Gathering' in Jakarta, he summoned a group of women in the parking lot: 'Here, I have something to show you'. He took out his mobile phone and played a video recording of Ninih and Rini sitting side by side, pleasantly exchanging gifts. 'Look! Rini gave her a beautiful watch. Don't they look happy? They didn't even know I was recording this. … This is different from what you imagine or hear in the media, huh?' Just weeks later Aa Gym showed the same video to a *Gatra* magazine reporter. In the feature article that followed, 'Seven Days of Dividing Love', Aa Gym is quoted as saying, 'Neither of them knew I was recording this. … Until now, that watch has remained on Ninih's hand' (Sulistiyo 2007). Like his rise, Aa Gym's comeback has relied on making the personal public in an attempt to conjure up the image of a harmonious family.

Aa Gym patiently waited for the right moment to appear in public with both wives. On 23 June 2007, visitors to Daarut Tauhiid could finally have their pictures taken with Aa Gym and both wives. A visibly nervous Aa Gym described this as a test run to determine if the public was ready to accept them together. The couple of hundred visitors that

arrived that weekend did appear ready, anxiously lining up for photographs with Aa Gym and his wives. What remained less clear, however, was whether Indonesians would buy the idea of a polygamous *keluarga sakinah*. According to my interview data, television executives and corporate sponsors remained sceptical.

At Daarut Tauhiid itself, visitor numbers are still down 80 per cent, and nearby souvenir stores that once grossed over $2,000 per day are closed. Aa Gym's conspicuous absence from television during Ramadan in 2007 also suggest that the gatekeepers of television would rather market new idols than rebrand old icons.[27] One of these new idols, Yusuf Mansur, was even chosen to preach on the topic of *keluarga sakinah* at the Syariah Expo (24–28 October 2007). At the expo, Aa Gym led a seminar on sharia economics (*ekonomi syariah*) with his friend and ally Hidayat Nur Wahid.[28] Still unable to play the role of head of a harmonious family, he returned to his narrative of the self-made man. And whereas Aa Gym's MQ Training was once the market leader of the Islamic self-help industry, one of the highlights of the expo was Ary Ginanjar's Emotional–Spiritual Quotient (ESQ) alumni reunion.[29] It featured several prominent Muslim leaders who delivered testimonials relating how ESQ could solve the nation's moral crisis. Although the Syariah Expo marked a subtle shift in who could speak for which aspect of Islam, it did not necessarily forecast Aa Gym's demise. His continued public presence indicates that he will remain an important public figure.

On 6 December 2007, Aa Gym made his first talkshow appearance on the popular Metro TV program *Kick Andy*. Daarut Tauhiid's public relations department launched a massive email campaign urging people to watch: 'Aa Gym answers. Invite your friends, family and colleagues to watch together. Don't let this chance pass you by'. Contrary to this billing, Aa Gym dodged questions about *why* he took a second wife. Instead, he used the platform to appear humble, retell his life story and describe the wisdom he had obtained from the polygamy ordeal. A teary-eyed Aa Gym praised God for stopping the 'machine' that had made him famous

27 A new television preacher, Ahmad Alhabsyi, became popular during Ramadan in 2007. None of the new preachers, however, have managed to attain the celebrity status of Aa Gym.

28 The narrative of Aa Gym the entrepreneur, which never lost its credibility, fits well with the expo's theme, 'Syariah Business and Entrepreneurship Spirit', and with the current emphasis on Islamic business.

29 An important difference between MQ and ESQ is that Ary Ginanjar has been careful not to build the brand around himself as a public figure (*Republika*, 20 February 2007). He has marketed himself as the creator, not the exemplar, of ESQ. Rudnyckyj (2006) provides a detailed analysis of the ESQ phenomenon.

at great cost to his personal happiness. He said that he felt unjustly treated by the media, but his task was not to cast blame but to manage his *qolbu* and improve himself every day. As the closing credits rolled, Aa Gym sang the former favourite of fans, 'Jagalah Hati', while audience members received two complementary books: *Aa Gym, Just as He Is* and *Aa Gym: A Spiritual Marketer* (Gymnastiar 2003; Kartajaya 2005). Once again Aa Gym had mobilised his life story to claim legitimacy.[30]

Building on the perceived success of the *Kick Andy* show, Aa Gym next appeared on the Jak TV program *Beyond Marketing*, hosted by marketing guru Hermawan Kartajaya.[31] Once again he related his life story. This time he identified four phases of his life, the last being the polygamy episode. In the following excerpts, Aa Gym explains this episode in terms of marketing and *dakwah*.

HK: Why were Indonesian women so very angry with you?
Aa: I can't really look at other people's faults … but I can look at my own mistakes in my *dakwah* style, which was too focused on the figure of Aa Gym …

HK: Could you tell us about the effect on your businesses?
Aa: … the problem was that everything depended on my personal brand.[32]… Certainly we had to 'say goodbye' to some [businesses] because they were not professionally managed. They relied too much on my name … my multi-level marketing company [MQ Baroqah], for example. … Others are doing just fine … because from the beginning they did not sell my name … [T]he difference now is that we've strengthened our commitment to *tauhid* [the unity/omnipotence of God]. Only one can provide fortune and that's God … [W]e don't pursue fortune. We pursue the One who distributes that fortune.

30 This episode has been replayed several times and Daarut Tauhiid continues to email links so people can download the program. Although public reaction varied, many Indonesians seem to have felt nostalgic about Aa Gym's return to their television screens.

31 Kartajaya is the author of a book on Aa Gym (Kartajaya 2005) and the co-author of another (Gymnastiar and Kartajaya 2005). The *Beyond Marketing* interview has been reprinted in the Indonesian edition of *Business Week* (20 February 2008).

32 Even before Aa Gym's 'polygamy ordeal', executives of Daarut Tauhiid were anxious about the extent to which the business relied on the figure of Aa Gym. Interestingly, in spite of his advisors' warnings that polygamy and politics were the two things most likely to lead to his downfall, Aa Gym was genuinely surprised by the extent of the public reaction.

HK: You are a national asset. We need you because your appeal transcends religious divides. … Don't stay in this fourth episode too long. When does the fifth begin?
Aa: This program is the beginning.

And so begins the next chapter in Aa Gym's *qolbugrafi*. Television executives have yet to offer new contracts, but 112 radio stations across Indonesia continue to broadcast his daily program, *MQ in the Morning*. Very few of his female admirers make the pilgrimage to Daarut Tauhiid to meet Aa Gym the model of morality, but thousands still come to Istiqlal Mosque to listen to Aa Gym the healer of hearts. Seminar organisers seldom invite Aa Gym to preach about harmonious families, but they still ask him to speak about Muslim entrepreneurship. This latter market segment of Islamic business appears to be the arena of contemporary religious life in Indonesia where Aa Gym's *qolbugrafi*—his brand narrative—remains credible and valued. Though his days as a celebrity television preacher may be over, Aa Gym is likely to remain an important figure of popular Islam in Indonesia.

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# PART II

# Political, Social and Legal Expressions of Islam

# 7 RELIGION, POLITICS AND SOCIAL DYNAMICS IN JAVA: HISTORICAL AND CONTEMPORARY RHYMES

*M.C. Ricklefs*

Mark Twain observed that history doesn't repeat itself, but sometimes it rhymes. In the spirit of that observation, this chapter will pursue the possibility of historical rhymes in the history of Islam in Java. I will first examine a crucial period in the late nineteenth and early twentieth centuries and then ask whether that period can shed light on the complex developments currently being experienced in religious affairs in Java, and on broader Indonesian issues.

Java's Islamisation began—so far as we can know from the surviving evidence—in the fourteenth century.[1] By the late eighteenth and early nineteenth centuries, there had evolved a religious consensus that I have labelled the 'mystic synthesis'. Within the general context of Sufism, this mystic synthesis had three characteristic features: (1) a strong sense of Islamic identity; (2) observance of the five pillars of the faith (the confession of faith, the five daily prayers, fasting during Ramadan, paying alms and performing the pilgrimage if one can afford to do so); but nevertheless (3) acceptance of the reality of multiple local spiritual forces. While evidence for this period relates mostly to the elite levels of society, what little material we have on commoners suggests that this mystic synthesis was found throughout Javanese society.

1 The following is based on my books *Mystic Synthesis in Java* (Ricklefs 2006) and *Polarising Javanese Society* (Ricklefs 2007). Further details and references should be sought there.

## 1 POLARISATION BEFORE INDEPENDENCE

In the period from 1830 to 1930, every element of this mystic synthesis came under challenge. Thereby, a society that—so far as we can judge from the surviving evidence—was united in its religious identity became one conflicted by contending religious identities. This happened as a result of the arrival of contending versions of modernity: on the one hand European-style modernity brought by the colonising power, and on the other global Islamic reform.

The Dutch were genuinely in control of Java only after their victory in the Java War in 1830. Thereafter they introduced one of the most exploitative colonial systems ever devised, the well-known *cultuurstelsel* (cultivation system). But while this brought hard times for many peasants, for members of the Javanese elite (*priyayi*) Dutch rule brought new opportunities, greater security, often greater wealth and a host of new ideas. Many members of the elite embraced these new styles and ideas with enthusiasm. It need hardly be said that, for those who found service in the Dutch regime rewarding, enthusiastic Islamic devotionalism held little attraction, for it could only threaten their careers in colonial service.

Crucially, the *cultuurstelsel* facilitated the growth of a Javanese middle class. While it relied on coerced peasant labour and state monopolies for its profits, there were still many activities that were open to private enterprise. Transport, smithing, bricklaying, entertainment, shipbuilding, coastal shipping, fishing, agricultural processing and other activities were open to local people. By the time of the 1900 census of Java and Madura, 16 per cent of male workers were exclusively employed in non-agricultural work. They were government officials, teachers, traders, craftsmen, shippers and such like. Another 15 per cent were agriculturalists with additional non-agricultural employment. So Java had become more variegated socially. This middle class was crucial to the Islamic reform movements which became important in Java from about the 1850s.

The Javanese middle class had links with Arab trading communities, particularly in the northern coastal towns of Java. Some members of those Arab communities were channels for ideas originating in the Middle East, the site of much dynamism in this period. Another, perhaps more important, channel for new ideas was the pilgrimage to Mecca. As the Javanese bourgeoisie gained in wealth, so they gained the capacity to undertake the pilgrimage. Changes in Dutch regulations also made performing the *hajj* easier. The consequent explosion in *haji* numbers was dramatic—even if we cannot entirely trust the statistical records on this matter. So far as the Dutch knew, in 1850 only 48 people left Javanese residencies for the pilgrimage. By 1858 that number was nearly 2,300, by 1884 nearly 2,600, by 1908 about 4,600 and by 1911 about 7,600.

Out of these changes Islamic reform was born in Java, visible in two basic strands. One was what we may call the sharia-oriented strand, in the sense that there was emphasis on implementing religious obligations in daily life and a disinterest in, or hostility towards, mysticism. The other was the Sufi-oriented strand, led particularly by the Naqshabandiyya and Qadiriyya wa Naqshabandiyya orders (*tarekat*), which gave greater emphasis to observance of religious obligations than the previously dominant Shattariyya order. In some cases these reforming orders played a role in anti-colonial movements.

The mystic synthesis nevertheless continued to have its adherents and in particular remained the dominant form of religiosity among the *priyayi* elite. Major works of literature originated from within this tradition in the nineteenth century, helping to pass its mystical values on to succeeding generations of Javanese. Aficionados still read works such as Prince Mangkunagara IV's *Wedhatama* with pleasure. There also continued to be 'old-fashioned' religious teachers in the countryside—the *kiai*—whose version of Islam had many points of agreement with the *priyayi*'s mystic synthesis, with its hidden truths and supernatural powers. Peasant messianic movements inspired by Islamic devotion also existed and, when they confronted the local power structure, were invariably crushed.

Thus, in the mid to later years of the nineteenth century, people who regarded themselves as pious Muslims could be divided into multiple categories: sharia-oriented reformers, Sufi reformers, adherents of the mystic synthesis, rural *kiai* and followers of messianic movements.

Not all Javanese were attracted to reformed versions of Islam. Javanese villagers found their version of Islam under challenge from the reformers, and in response, most began to attenuate their commitment. From the 1850s, for the first time in Javanese history, a group of ordinary Javanese who were called *abangan*—merely nominal—Muslims began to be reported. They began to distance themselves from the five pillars of the faith. As the missionary Carel Poensen reported from Kediri in the 1880s, 'Basically, people are beginning to become less religious and pious' (Ricklefs 2007: 99).

A small minority of Javanese even formally abandoned Islam and became Christians, also for the first time in history. Such conversions were mainly brought about by charismatic Indo-European and Javanese figures who combined Protestantism with Javanese culture in ways that European missionaries often found uncomfortable, and sometimes scandalous. Some Muslim Javanese were hostile. Between 1880 and 1884, all the churches built by the followers of one of these figures, Kiai Sadrach, were burned. But they rebuilt, and by 1900 there were perhaps some 20,000 Christians in Central and East Java. This was only 0.1 per cent

of the population, but it ended the equivalence of Javanese and Islamic identities.

The *priyayi* were attracted to European-style science and modernity. As lords of their societies, collaborators with the Dutch and people attracted to what Europe had to offer, they were often disliked—and frequently despised—by Islamic reformers.

It is particularly striking that the *priyayi* saw European learning as a pathway both to modernity and to the past. They hoped to become both more modern and more authentically Javanese by embracing European learning and pristine Javanese culture, the essence of which they generally saw as being pre-Islamic. Dutch archaeological and philological work revealed much about Java's pre-Islamic past, which came increasingly to be seen as the classical age of Javanese culture. Among the *priyayi* there was sometimes a telling wordplay equating *budi* (meaning, among other things, modern European-style scientific knowledge) and *buda* (meaning the pre-Islamic age of Java). Through *budi* it would be possible to regain *buda*. The only version of Islam that could be reconciled with this was that of the mystic synthesis. The cultural gap between most of the elite and most of the Islamic reformers was profound: Mangkunagara IV's *Wedhatama* said of the pious young, 'Oddly enough, they deny their Javaneseness'.

The *priyayi* enthusiastically supported schools introduced by the colonial government from the mid-nineteenth century, and some set up schools of their own. Such schools taught practical subjects such as surveying, arithmetic and geography, along with Javanese language, literature and script. Malay was taught, but in romanisation rather than Arabic script. By 1861 there were 44 government schools in Java with 1,931 students. The latter were the future elite and hence genuinely significant, even if tiny in numbers. Meanwhile, Islamic reformers were developing religious boarding schools (*pesantren*) at a remarkable rate. The *pesantren* had far greater numbers: 94,000 students in 1863 according to government reports. But many of them taught little more than reading the Qur'an by rote and few—perhaps none—of the students were ever likely to enter the *priyayi* elite. These *pesantren* did not teach practical subjects. Nor did they teach Javanese script or literature. These two types of schools were thus turning out students who literally could not write a letter to each other.

As the *priyayi* embraced European styles—of clothing, house furnishings, leisure activities and so on—most remained at least nominally Muslim. In 1870 a high official who expressed enthusiasm for all things European was asked whether he also intended to become Christian. His reply was, 'Ah … to tell the truth, I would rather have four wives and a single God, than one wife and three gods' (Ricklefs 2007: 175).

Some Javanese, however, were overtly critical of Islam and saw it as a catastrophic civilisational mistake. Already by the 1870s three books had been written taking this view, all of them originating from *priyayi* circles in Kediri. They proclaimed the view that true Javanese culture was pre-Islamic, that it had been corrupted by Islam, and that restoration of the *buda* golden age was possible by embracing European learning.

*Babad Kedhiri* was written in 1873 and claimed to reveal the secret history of the triumph of Islam in Java. The fall of Majapahit, the last and greatest of the pre-Islamic kingdoms, was ascribed to the treachery and grossly improper conduct of the first Sultan of Demak and his close advisors from the *wali*, the semi-mythical bringers of Islam to Java. A crucial figure in the story is Sabda Palon, who advises the king of Majapahit to persevere in his *buda* faith, and who is revealed to be the god–clown Semar, the supernatural protector of all Javanese.

*Suluk Gatholoco* was written by 1872 at the latest. It is rude, obscene and hilarious. The central character, Gatholoco, is a talking (among other things) penis. He has multiple sexual adventures, makes fools of the *kiai*, proclaims the Prophet Muhammad to be an opium smoker and says that, in smoking opium himself, he is following the prescriptions of the Prophet. The religion of Islam, he says, is a religion for Arabs. The confession of faith is explained as a metaphor for sexual intercourse, and *Kalamullah* (the word of God) is interpreted as sexual penetration that leads Gatholoco to become 'a *buda* person'.

*Serat Dermagandhul* combines the historical revisionism of *Babad Kedhiri* with the ribald iconoclasm of *Suluk Gatholoco*. It seems to have been written around 1879, in celebration of the opening of a school for elite boys (*hoofdenschool*) at Prabalingga. In this book, Islamisation is again a great mistake perpetrated upon the Javanese by dishonourable Muslim zealots. Sunan Bonang, one of the *wali*, is told: 'Only people without *budi*, with cattle-shit for brains … believe what you say' (Ricklefs 2007: 201). The fall of Majapahit is the fruit of treasonous conduct by the Sultan of Demak and the *wali*. Upon their victory, these traitors burn all the *buda* books to prevent Javanese from reverting to their old faith. The book ends with the prophecy that after 400 years Javanese will devote themselves to modern learning and *budi*, become truly Javanese again, and convert to Christianity. Since the fall of Majapahit was traditionally (if erroneously) ascribed to the year 1478, this was a prediction that Islam's reign was about to end at the time the book was written four centuries later.

The various divisions within Javanese society along lines of religious identity became institutionalised and politicised in the new movements of the early twentieth century. Ignoring multiple complexities and qualifications, we may regard the institutional and political line-up as follows. Members of the *priyayi* who were unsure about, or indeed hostile to,

Islamic revivalism joined together in Budi Utomo in 1908—the use of the term *budi* should not surprise us. The founding fathers of Budi Utomo saw Hindu–Buddhism as the main inspiration of Javanese culture, and modern Dutch education as the key to reviving Javanese civilisation.

The Islamic mix was further complicated by the arrival of Islamic Modernism in the early twentieth century. Modernism had two complementary—but potentially competing—thrusts. The first was to return to the Qur'an and Hadith to rediscover the pristine and eternal truths of the Islamic revelation. The second was to embrace modern learning so as to enable that pristine form of Islam to revive in the twentieth century. The perceived medieval obscurantism of Orthodox Islam was the common target. Modernism initially produced new conflict within pious circles but within a couple of decades had come to be accepted as a part of Islamic life. In Java, and indeed throughout Indonesia, Modernism was represented most prominently by Muhammadiyah, founded in 1912. It is now the second-largest Islamic organisation in Indonesia, with some 30 million followers and a vast range of activities from schools to universities to public hospitals.

A 'Javanist' response to the challenges represented by government schools, traditional *pesantren* and Islamic Modernist schools emerged in the Taman Siswa school system, established in 1922. Taman Siswa combined modern learning with Javanese literary and cultural activities. It was founded by Ki Hadjar Dewantara, who had a radical political background. Taman Siswa refused to cooperate with the colonial government's curriculum (unlike Muhammadiyah schools) and in later years became close to radical political movements, notably the Indonesian Communist Party (PKI).

Islamic sensibilities, especially of the Modernist variety, were expressed politically in Sarekat Islam, established in 1912. Javanist or *abangan* activists were mainly represented by PKI (established in 1920), whose propaganda was thoroughly Javanised, bizarrely depicting pre-Islamic Majapahit as the ideal classless society. When PKI attempted an anti-colonial rebellion in 1926–27, it was crushed by the government. Its *abangan* constituency mostly decided to lie low in an age of colonial repression, but those who remained active were largely taken up by Sukarno's Indonesian National Party (PNI), founded in 1927. Traditional Orthodox Islam achieved a loose form of organisation with the founding of Nahdlatul Ulama (NU) in 1926.

Conflicts among these organisations and 'streams' (*aliran*) increased in the early 1920s. The anti-Islamic books of the 1870s played a role in this. In 1918 *Suluk Gatholoco* was published amid public controversy. In the 1920s it was the turn of *Serat Dermagandhul* to come out in print. Muhammadiyah objected and at mass meetings denounced the book and its publishers.

So by about 1930, Javanese society was polarised and conflicted on lines of religious identity, now hardened by social, religious and political institutionalisation. What was left of the mystic synthesis? Sufism still had many adherents, but was rejected by most Modernists. A strong sense of Islamic identity was greatly attenuated in the case of both *priyayi* and *abangan* villagers and rejected outright by the minority who had become Christians. Observation of the five pillars of Islam was no longer to be found among most *abangan* villagers or the *priyayi* elite. Local spirit forces were still accepted by the *abangan* and at least tolerated—indeed, often believed in—by Orthodox *kiai* but rejected by Modernists as ignorant superstition. In other words, the consensus that seems to have reigned a century before was gone, and would never be regained.

We should note the most significant elements in this polarisation, for we will have occasion to draw comparisons—to listen for rhymes—in more recent times later in this chapter. The principal features were:

- conflicting interpretations of religious truth (mystic synthesis, reformed Sufi, Orthodox sharia-oriented, messianic, Modernist and so on);
- conflicting religious identities (*abangan*, devout Muslim of various kinds, Christian and so on);
- separate school systems (but note that most Javanese remained unschooled and illiterate in this period);
- religious institutions with modern organisational structures for the devout (notably Muhammadiyah and NU, although the latter was less formally structured than the former) but—importantly—no such religious organisations for *abangan* Muslims; and
- political parties defined by religio-social constituencies or streams (*aliran*)—such political parties being the only significant institutions for the *abangan* Muslims.

## 2 FROM INDEPENDENCE TO THE NEW ORDER

This part of the history will be more familiar to most readers, so can be summarised succinctly. The distinctions between various groups of devout Muslims, and between them and both the majority *abangan* villagers and the elite *priyayi*, were further developed and hardened by political competition during the period of revolution (1945–49) and the first decades of independence. For the pious Muslim communities, from this time most scholarly works use the term *santri*, even though that conceals much complexity. We will use it here because of its familiarity.

The first significant outbreak of violence and bloodshed between *abangan* and *santri* Muslims occurred in association with the PKI upris-

ing at Madiun in 1948. During the period 1952–57, election campaigning was marked by increasingly strident criticism across *santri–abangan* lines, as well as between the two main *santri* parties, the Modernist-dominated Masyumi and the Orthodox NU.

During the unilateral land reform campaign that began in 1963, PKI's *abangan* followers clashed violently with *santri*—mainly NU followers. This culminated in the horrific murders of hundreds of thousands in the wake of the 1965 coup attempt in Jakarta, which ushered in the New Order of Soeharto.

A crucial development occurred in the first decade of Soeharto's rule. The regime pursued a policy of general depoliticisation. In particular it targeted PKI (and to a lesser extent PNI) for destruction. Then in 1973 the remaining political parties—already much emasculated except for NU—were forced to fuse. The Islamic parties became the United Development Party (PPP) and the so-called secular and Christian parties were merged into the Indonesian Democratic Party (PDI).

With these developments, the only significant ongoing representation of the *abangan* constituency was destroyed, except insofar as *abangan* Muslims supported the government's political organisation, Golkar. But the major non-political structures for *santri* Muslims remained, and indeed were bolstered by the creation of such bodies as the Indonesian Islamic Propagation Council (DDII), established in 1967 and led by Mohammad Natsir, and the government-sponsored, conservatively inclined Indonesian Council of Ulama (MUI), established in 1975.

The further Islamisation of Javanese—and other Indonesian—societies could now proceed without countervailing institutions, except for the generally repressive ambience of the New Order itself. The Soeharto regime came to be generally sympathetic to conservative Islam as a way both of satisfying personal religiosity and of maintaining social control. The withdrawal of NU from formal party-political activity in 1983–84 actually facilitated government–NU collaboration (Hefner 1987). Muhammadiyah, with its avoidance of politics and emphasis on educational and welfare activities, had never been in direct conflict with the government. The irony for Islamic leaders was that the New Order also saw a dramatic rate of conversion to Christianity, widely believed to be largely a rejection by *abangan* Muslims of Islam in the violent guise it had assumed in 1965–66.

## 3 POST-SOEHARTO INDONESIA: ISLAMISATION AND ITS OPPONENTS

If we were to rely on general public discourse about Indonesia, we might think that Islam in Java (and elsewhere in Indonesia) nowadays

consists mainly of liberals and moderates on the one hand and radicals and extremists on the other. The reality is more complex and can only be hinted at in this chapter. Here we will look first at the forces working for deeper Islamisation of Indonesian society and politics and then at those who oppose this.

Avoiding too many complexities, it seems to me that the pro-Islamising forces—who, as in the nineteenth century, generally hold the initiative in religious and social change—can be differentiated along several parameters. The main ones are:

1 basic theology (Modernist or Orthodox, that is, rejecting or accepting the authority of the four Orthodox [Sunni] schools of law);
2 interpretation of that theology (liberal, flexible and contextual, or puritan, inflexible and scriptural);
3 attitude towards women (favouring gender equality, or supporting separate roles and only prescribed interactions);
4 attitude towards indigenous culture (tolerant and open, or intolerant and opposed);
5 attitude towards mysticism (approving and embracing, or rejecting);
6 attitude towards other religions, especially Christianity (welcoming, cooperative and tolerant, or opposed);
7 political posture (detached from politics, or involved—in the latter case whether publicly or clandestinely); and
8 modus operandi (irenic, or assertive or indeed prepared to use violence).

Individuals and organisations represent sometimes bewildering combinations of these views. Analysis that fails to recognise such plurality should be regarded with caution. Here I will examine just a few examples of religious life in Java today, with a view to problematising some of the simple generalities of contemporary discourse.

I begin with Muhammadiyah, frequently seen as the moderate Modernist organisation *par excellence*. Since the mid-1990s, Muhammadiyah's cultural policy has been a hot topic of debate within the organisation. At one extreme are leaders who think that Javanese culture is a regrettable legacy of the pre-Islamic age of ignorance—the *jahiliyya*—which needs to be got rid of, while at the other are people who think there are things to be valued and preserved in local traditions, if shorn of aspects incompatible with Islam.

The East Javanese coastal area of Lamongan is of particular interest in this regard.[2] This is an area generally dominated by NU, but Muham-

2 The following account rests upon Asykuri Ibn Chamim et al. (2003).

madiyah has increased its presence there since the early years of independence. The dominant local cultural traditions include sensual dances (often involving hidden prostitution), local forms of theatre including the shadow puppet theatre (*wayang*), exorcism, martial arts with their attendant spiritual disciplines, and belief in local spirits and magic, all within a generally NU-style pious life. However, the leaders of Muhammadiyah are more puritan in approach. They oppose *wayang*, martial arts, village crop-cycle rituals and local dances, and discourage their followers from taking part in communal ritual meals (*slametan*) to mark major occasions. There is certainly no gender equality for them. These Muhammadiyah leaders insist that women cover the parts of the body required to be covered by Islamic law—the *aurat*—but of course there are differences of opinion about exactly which parts of the body this means. In the view of some, the *aurat* includes a woman's voice, which should not be heard in public. They condemn even self-consciously Islamic traditions of the local NU *santri*, such as songs in praise of the Prophet (*selawatan*), but NU followers carry on nevertheless.

The NU side accuses Muhammadiyah in Lamongan of being spiritually 'dry' and of disturbing local community solidarity, such as when its followers refuse to pay their respects to the dead. It being difficult for reasons of ritual for the followers of these two groups even to pray together, almost every village has two mosques, one for NU and one for Muhammadiyah.

In general, Muhammadiyah in East Java is regarded as being quite puritanical and immoderate. Two main causes are conventionally given for this. First, there is a significant Lamongan 'diaspora' among East Java's Muhammadiyah leaders, who reflect the values discussed above. Second, many of these leaders have studied at the fundamentalist Persatuan Islam (Persis) *pesantren* in Bangil. They convey a general hostility towards local culture, which is less true of higher levels of the Muhammadiyah organisation.[3]

K.H. Abu Bakar Ba'asyir is a well-known figure in another version of contemporary Indonesian Islam. He is of Arab descent and his intellectual roots lie in Islamic Modernism, but his approach is hardly intellectual. In 1972 he and his radical colleague Abdullah Sungkar founded al-Mukmin Pesantren in Solo. Later moved to Ngruki, it is sometimes described as a sort of 'Eton for terrorists'. Abu Bakar Ba'asyir's views are simple and inflexible: Islam must be followed totally in all aspects of life, although Muslims may learn from infidels (*kafir*) in such matters as technology. Liberalism is an enemy; in particular, members of the Liberal Islamic

3 Discussion with Professor Syafiq Mughni, Sidoarjo, 23 June 2007.

Network (JIL) are apostates. Abu Bakar Ba'asyir says that any aspect of Javanese culture can be adopted so long as it does not contain immorality or polytheism, but when pressed on this point he seems to say that just about everything in Javanese culture *does* contain immorality and polytheism. Sufism is full of deviation. Christianity is a threat. Islam must control the state and to that end a restored caliphate is needed (probably the most absurd idea to enter Indonesian political discourse since PKI declared Majapahit to have been a classless society). The idea of a secular state is in fact a Jewish invention, says Abu Bakar Ba'asyir, its purpose being to destroy Islam.[4] At Ngruki, no Sufi order is allowed, and no Javanese *wayang*, *gamelan* music or dance has ever been performed. That is all very village-level sorts of stuff, says Abdullah Sungkar's son-in-law K.H. Wahyuddin—only for *abangan* Muslims until they know better. *Slametan* are disapproved of, including *slametan* for the dead, although some of the students and their parents initially find this shocking.[5]

Such attitudes are not unusual in Modernist and fundamentalist circles. Thirty years ago, Mohammad Natsir—grand old man of Modernist Islam, leader of Persis, first post-independence prime minister of Indonesia and leading figure in DDII—made the following observation:

> When someone dies, [village] tradition is the family should slaughter a buffalo or a cow … and there is quite a feast. Why have a feast when someone has died? You are in sorrow. … But people think that it is a part of Islam. Now all these things … we have to purify.[6]

Another fundamentalist Modernist organisation founded in Surakarta about the same time as al-Mukmin nevertheless betrays a different cultural approach. This is the Qur'anic Interpretation Council (MTA), founded by a man of Pakistani parentage, Abdullah Topel (or Thufail) Suryasaputra (or Saputra) (d. 1992). MTA is a purification movement that now runs 134 schools in Java and elsewhere. It is quite exclusive and difficult to gain access to. While *slametan* and Sufism are not acceptable to MTA, its pupils nonetheless study *wayang* and *gamelan*. It rejects belief in local spirits, but if others persist in such beliefs then that is a matter for them. Its leaders keep in their possession a collection of daggers (*kris*), amulets and the like that have been surrendered by people who have come to realise that these objects do not have any spiritual powers, but MTA obviously feels no need to destroy them. It sees Islamically inspired terrorism as a threat to itself by discrediting purification movements. It

4 Discussion with K.H. Abu Bakar Ba'asyir, Ngruki, 26 March 2007.
5 Discussion with K.H. Wahyuddin, Ngruki, 26 March 2006.
6 Discussion with Mohammad Natsir, Jakarta, 14 August 1977.

supports no political party and takes part in no demonstrations.[7] It sent a delegation to a conference held by the Indonesian Liberation Party (HTI) in Jakarta on 14 August 2007, which called for a universal caliphate. But MTA commented that, while everyone agreed on the need to implement sharia, it preferred to work at the grassroots level and believed that, 'If all levels of society understand sharia and put it into practice in their daily lives, then sharia will automatically be implemented by itself'.[8] In other words, MTA rejects the idea of imposing an Islamic political system such as a caliphate upon society.

So far we have looked only at significant leaders and organisations, but to get a sense of what is happening we can also turn to grassroots developments of a kind hardly noticed by outside observers. For the moment we will remain in the area of Solo. High on the slopes of Mount Lawu, in the onion-growing village of Blumbang, a young man decided to abandon his somewhat dissolute ways and embrace 'total Islam' (*Islam kaffah*), about which his knowledge was evidently pretty limited. Some others shared his ideas, but the older generation was not impressed. Blumbang has an ancient holy site. The villagers care for it and conduct an annual ritual there, for which contributions from all villagers are needed. In 2006, the 'total Islam' group refused to contribute to what they now considered to be superstitious heathenism. So village tensions erupted. In a nearby village, a similar development took place and the police had to be called in. At that point, the Blumbang *Islam kaffah* supporters contacted like-minded people down in the valley, in Karanganyar and Solo, and asked them to support their side. Thereupon some 200 motorbikes came up the hill, ridden by followers of Abu Bakar Ba'asyir's Indonesian Mujahidin Council (MMI) and other such groups, sufficient to intimidate both police and villagers. The matter was then referred to court in Karanganyar. But the connections had now been made, and today young *Islam kaffah* villagers go down the hill for spiritual guidance and development to the Isy Karima mosque and *pesantren*, identified by the International Crisis Group as part of the Jemaah Islamiyah network of schools.[9]

Islam Tauhid is an idiosyncratic local version of Islam. It was founded in 1954 in Kulonprogo by one Widarso, who had a background in Muhammadiyah and the Modernist Masyumi party, and to whom supernatural

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7 Discussion with Drs Ahmad Sukina, Mugiyatno and Drs Medi, MTA, Solo, 6 November 2006.

8 See the statement by Ahmad Sukina at <http://mta-online.com/v1/index.php?option=com_content&task=view&id=216&Itemid=37>, dated 14 August 2007, accessed 11 February 2008.

9 Discussion with Edi Suwarnoto, Blumbang, 4 August 2006. On Isy Karima, see ICG (2007: 7).

abilities were ascribed. It is not an insignificant movement, for it claims some 200 mosques, with its main strength in Kulonprogo. Islam Tauhid has several curious features. One is its exclusivist version of the faith; to gain access to its teachings, one must undertake oaths (*baiat*), of which there are 72 levels. It is also curious that it understands Islam through the use of Javanese concepts, but at the same time rejects Javanese cultural traditions. Thus, it teaches that God relates to his creation as the puppeteer (*dalang*) relates to the *wayang*, but its followers may not attend *wayang* performances. Islam Tauhid fell under New Order suspicion for being behind a plot on behalf of the banned Masyumi party, but survived nevertheless and now has no interest in party politics. Women are prominent in Islam Tauhid. After the death of its founder, it was a female successor, Ibu Maimunah, who introduced Islam Tauhid to the village of Gunung Sari, south of Prambanan, in 1987, thereby conflicting and polarising the village along lines of religious identity. When prayer takes place, men and women stand in the same line, rather than the women being behind the men. But Islam Tauhid teaches that in fact prayer is undesirable, for it implies that humans can give orders to God. Its opponents accuse it of practising black arts and hypnotism and say its people are 'Javanese who won't Javanise' (*wong Jawa kok ora njawani*).[10]

We could multiply these examples with many others that support the impression of a strengthening of versions of Islam that are Modernist, puritan, frequently intolerant of others, often opposed to local culture, opposed to mysticism, sometimes politically involved (including as underground movements), assertive, and perhaps even prepared to threaten or use violence. But there is much more to contemporary Islam than this.

We could travel to the village of Popongan near Klaten and there meet K.H. Salman Dahlawi, head of the Naqshabandiyya Sufi order.[11] Besieged by adoring supplicants seeking advice and spiritual direction, the *kiai*'s spiritual interventions on their behalf or his prayers are breathed into bottles of water to cure spiritual and physical ailments. Or we might visit nearby Karang Anom and the wonderfully named al-Mutaqqien Pancasila Sakti Pesantren, a name that combines Islamic piety and the national philosophy of Pancasila.[12] K.H. Muslim Imampura (Mbah Lim)

10 Salehudin (2007); discussion with Ahmad Salehudin, Yogyakarta, August 2006; email from Ahmad Salehudin, 1 September 2007.

11 On Naqshabandiyya, see van Bruinessen (1992) and Howell (2001).

12 It is significant that Pancasila—which almost disappeared from public discourse after 1998 because of its corruption by Soeharto to serve the interests of his regime—is re-emerging as a philosophical foundation to resist religious extremism and exclusivism (see FISIP UI et al. 2006).

established this *pesantren* in 1959 and has never sought to confront local cultural practices. He regards both the Goddess of the Southern Ocean and the spirit Sunan Lawu as real spiritual beings; 'I acknowledge that they exist', he says, while adding that they do not need to be honoured. Over time, belief in local spirits, gambling and other dissolute practices have diminished in the area, he claims. Mbah Lim emphasises the importance of preserving the unity of Indonesia and of supporting interfaith harmony.[13]

K.H. Husein Muhammad can also confound some stereotypes. Now in his mid-fifties and based in Cirebon, his beliefs are rooted in the classical knowledge of the Orthodox schools. He is the lead figure in Rahima, the Centre for Education and Information on Islam and Women's Rights. Husein Muhammad argues for gender equality based upon scholarly interpretations of the Qur'an, Hadith and legal texts. On the head covering (*jilbab*), for instance, he points out that this was originally a means of distinguishing free women from slave women. Since there are no longer any slaves, there is no longer an obligation upon women to wear the *jilbab*—but neither is it prohibited. The goal of Rahima is the full empowerment of women in all realms, including the public realm, so that they can make a full contribution to the creation of a democratic society in Indonesia.[14] Rahima is clearly politically active in its cause, but it is not itself a political party. It has, not surprisingly, attracted animosity and threats of violence from anti-feminist zealots but it carries on regardless.

The mystical movement Wahidiyah, which has its headquarters in Kediri, is another significant indigenous phenomenon. Led by K.H. Abdul Latif (Gus Latif), it is not accepted by NU as a legitimate Sufi order (*tarekat*). But Gus Latif says it is not a *tarekat* anyway, just the most effective way to reach God. All religions are the same, he says, and can be united. Wahidiyah's doctrines, says Gus Latif, are the same as the teaching of 'no self' in Buddhism. As for spirit forces, the Goddess of the Southern Ocean and Sunan Lawu are genuine creations of God, and Gus Latif himself communicates with the dead and with many local spirits. He can also heal the sick by visiting them in their dreams.[15] At the annual commemorations, the Wahidiyah headquarters are flooded with many tens of thousands of devotees for several days.

At a more intellectual level, JIL is one of several groups promoting a progressive, critical and pluralist approach to Islam. JIL was established in 2001 to resist reactionary, puritanical, exclusive and narrow-minded

13 Discussion with K.H. Muslim Imampura, Karang Anom, Klaten, 27 March 2006.

14 See <http://www.rahima.or.id>.

15 Discussion with K.H. Abdul Latif, Kedunglo, Kediri, 2 March 2006.

interpretations of Islam. Its work, and that of like-minded groups, in publications and public advocacy has been impressive and often courageous in the face of verbal and physical attacks from hardline opponents.

It is of course hard to know where, in all of this complex Islamic mixture, the centre of gravity of popular opinion is to be found. The results of public surveys often support confusing, contradictory interpretations. And focusing on a conflicted area such as Surakarta, with its long tradition of radical politics and street violence, may give a misleading impression. For that reason, my research has paid particular attention to Kediri, which has been notable for a lack of violent Islamic militias, has only a small number of Modernist puritans and experiences the moderating influence of NU *kiai*. A recent survey conducted by telephone in Kediri produced one interesting phenomenon.[16] Nearly 300 respondents were asked the usual range of questions: how often did they pray, did they fast during Ramadan and so on. The responses confirmed a high level of religious commitment, with most people supporting NU. But we were surprised by one set of responses. People were asked whether they regarded themselves as pious (*santri*) Muslims or nominal or Javanist (*abangan*/ Kejawen) Muslims. Only 7 per cent chose the latter category and just over half chose the former. About a quarter proposed some other self-identification we had not thought of: national (*nasional*), neutral (*netral*), ordinary (*biasa*), lay (*awam*) or general (*umum*) Islam. So a significant proportion of respondents were, in effect, saying that they refused to be put in any particular box—that although Islam was an important part of their lives, they were not partisan in their faith. The scene in Kediri is of course dynamic. The influence of the *kiai* is said to be declining as they become involved in political controversies and financial competition. There are more followers of HTI and the Prosperity and Justice Party (PKS). And when Abu Baka Ba'asyir visited Kediri in May 2007 to speak at a Muhammadiyah mosque, some 750–1,000 people attended.[17]

Resistance to rigid forms of puritanism is growing. Muhammadiyah is an interesting case in this regard, for it contains within it Modernism's two thrusts of liberalising modernity and puritan scripturalism. At its 2005 congress, a liberal group was voted out of the central Muhammadiyah leadership and replaced by a group regarded as coming from the puritan side. The liberals ascribed this to the influence at the conference of partisans of MMI, HTI and PKS, although this was denied by

16 Unpublished random telephone survey conducted by Suhadi Cholil and Imam Subawi in February–April 2007, involving 287 respondents of whom 93.3 per cent identified as ethnically Javanese.

17 Email from Suhadi Cholil, 14 May 2007.

the new leadership.[18] But then it became clear to Muhammadiyah that it did, indeed, face a problem of infiltration. So in December 2006 the new conservative leadership of Muhammadiyah issued a circular letter emphasising that Muhammadiyah is an Islamic movement that seeks to cooperate with all other Islamic movements but must be free of influence or infiltration—the Indonesian word *infiltrasi* is used—from other organisations and ideologies.[19] All Muhammadiyah followers must recognise that the aim of political parties is power, even if they claim to be proselytising (*dakwah*) movements; PKS is specifically mentioned as an example. No such organisations should be allowed to use Muhammadiyah facilities, even for such things as Qur'anic studies. Given the scale and organisational limitations of Muhammadiyah, the implementation of this will of course be patchy—Abu Bakar Ba'asyir's appearance at the Muhammadiyah mosque in Kediri in May 2007 is an example—but there are grounds for thinking that the contending wings of the organisation may be brought together again by the joint external threat of infiltration.

NU is also changing. There are consistent reports of spreading Wahhabi influence and there seems to have been infiltration by HTI. That seems an unlikely combination. If PKS or MMI seeks to infiltrate Muhammadiyah, they at least share Modernist theology. But HTI's Modernist roots (that is, its rejection of the authority of the four Orthodox schools) are inconsistent with NU's Orthodox theology, and its political aim of a universal caliphate is inconsistent with NU's view that the Republic of Indonesia is the final political form for the archipelago. Nevertheless, grassroots-level infiltration does seem to be taking place, particularly in East Java, facilitated by the structural looseness that makes NU more of a network than an organisation. NU's East Java leadership consequently held meetings of about 1,000 NU branch leaders each at some six locations in 2007 to explain what it is that makes NU's theology and political understanding inconsistent with those of HTI, MMI, the Islamic Defenders Front (FPI) and Shi'ism.

There is also resistance from Kejawen and non-Islamic sources. The village of Ngruki—famous as the location of Abu Bakar Ba'asyir's school—is also home to a local mystical group that brings together followers of both Islamic and Christian backgrounds to undertake indigenous spiritual disciplines. They ignore the Islamic school in their midst, practise

18 Discussions with Professor H.M. Amin Abdullah, Yogyakarta, 22 October 2005; Professor Abdul Munir Mulkhan, Yogyakarta, 22 October 2005; Dr H. Yunahar Ilyas, Yogyakarta, 11 June 2007; Professor Syafiq Mughni, Sidoarjo, 23 June 2007.

19 Surat Keputusan Pimpinan Pusat Muhammadiyah No. 149/KEP/1.0/2006. For background discussion, see Nashir (2006).

supernatural and healing skills, and insist that 'Javanese culture is more pure than religion'. Their doctrines are secret, they say, but may be called *ilmu kasampurnan*, the 'mystical science of perfection'.[20] At Karanganyar, Suprapto Suryadarmo—a former Muslim who converted to Hinduism and was ordained in Bali—led the creation of a month-long 'Garebeg Lawu' festival, celebrating indigenous, pre-Islamic arts and rituals. This was opposed by a range of Islamic organisations, including MMI and the Surakarta Islamic Youth Front (FPIS)—one of the most violent of all the youth militias—but was nevertheless supported by the district head of Karanganyar, who perceived a potential for tourism.[21]

In Klaten are found the followers of the late Ki Kere. Here things are reversed: they shake with the left hand and the current leader—an ordinary peasant farmer—has a wall clock that rotates counter-clockwise. The Kere people (*wong Kere*) have nothing to do with Islam and the leader's identity card (KTP) gives his religion as 'other' (*lain*). Their daily observance is to pay obeisance to God, bow towards the earth and pay honour to the four cardinal directions. They see their spiritual guide as being the Pancasila, not a particular religious faith. They support no political party and are antipathetic towards any form of organisation or institutionalisation[22]—which is, of course, the Achille's heel of *abangan*/Kejawen followers when in competition with organised religion.

In highly politicised, radical and polarised Surakarta, there are individuals who take a stand. Soetiyono Tjokroharsoyo is a one-man Kejawen movement. He says that there is a new 'PKI' threatening Indonesia: not 'Partai Komunis Indonesia' but *program kegiatan Islam* (the Islamic action program). He walks around Surakarta with a T-shirt saying 'my ancestry is Majapahit and my guardian is Sabda Palon',[23] thus invoking the symbols found in the anti-Islamic books of the 1870s and the power of Sabda Palon, who is Semar, the protector of Javanese. Kebatinan groups—home-grown mystical movements—also continue. Because their following overlapped with the constituency of PKI, many Kebatinan groups languished after 1965. But there is now something of a revival. In Kediri, Sapta Darma has been growing again since 1998 and now has 25 places of worship (*sanggar*) and perhaps 2,000 followers in the area. It claims that it is the indigenous faith of Java and rejects all imported faiths.[24]

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20 Discussion with Bu Amin, Pak Pardi and others, Ngruki, 11 March 2005.

21 Discussions with Suprapto Suryadarmo, Karanganyar, 12 and 14 March 2005; Bupati Hj. Rina Iriani, Karanganyar, 20 October 2005.

22 Discussion with Pak Warno Sawito, Jonggrangan, Klaten, 2 November 2006.

23 Discussion with Soetiyono Tjokroharsoyo, Surakarta and Klaten, 2 November 2006.

24 Suhadi Cholil's interview with Pak Sarjan, Papar, 4 May 2004.

Throughout Central Java, there are reports of village-level indigenous ritual practices being revived, including lascivious dances and belief in magical powers (*Tempo*, 17 April 2005).

The most striking historical rhyme in the current situation derives from the anti-Islamic books of the 1870s, which have been republished in the last few years. They were available in print form during the Sukarno era but were banned by the New Order.[25] They were not, however, forgotten: the *wong Kere* have a typescript copy of *Dermagandhul* dating from 2001, taken from the Tan Khoen Swie edition of 1921. In 2005 and 2006, *Dermagandhul* was republished in Surakarta and Yogyakarta ostensibly by different authors,[26] but in both cases the *noms de plume* of a single writer who wished to remain anonymous, fearing that the legal ban on publication might still be in place. So again Indonesians can read of Islamisation as a great mistake perpetrated upon the Javanese by dishonourable Muslim zealots and the treasonous conduct of the Sultan of Demak and the *wali*. Originally the book ended with the prophecy that after 400 years Javanese would devote themselves to modern learning and *budi*, and would become truly Javanese again. In the republished Bahasa Indonesia versions, the publisher has changed the number of years to 500 (but that still leaves the predicted conversion away from Islam behind schedule).

*Suluk Gatholoco*—with its ribald sexual humour and denunciations of Islam—has been republished at least three times since 2005 (Maziyah 2005; Sukahar 2007; Susetya 2007), making the work accessible even to Indonesian readers who cannot understand the original Javanese text. The Maziyah version in Indonesian has the really offensive bits left out. The Sukahar version offers a summary in Indonesian, including the offensive passages. It also contains a series of comments by various distinguished figures, who generally take the view that this is not a book that should be made available to the common people; it is just for scholars and culturally sophisticated folk. The Susetya version is a lightweight, historically confused Indonesian account, with the really offensive sections interpreted as a form of Islamic propagation (*dakwah*); in the course of this silly approach the rude parts of *Gatholoco*—such as the sexual interpretation of the confession of faith—are made available.

*Babad Kedhiri* has also been reprinted, appropriately enough in Kediri through a collaboration between Tan Khoen Swie's descendants and the local government (Purbawidjaja and Mangunwidjaja 2006). We can be

25 I do not know the full publication history of these books, but I do have copies of *Darmagaṇḍul* by Taṇḍanagara (1961) and *Balsafah Gaṭolotjo* by Prawirataruna (1958).

26 See Huda (2005) and Hardiyanto (2006).

reasonably confident that no one in the government had read its account of the perfidious conduct of the *wali* in Islamising Java. This time the Javanese text is accompanied by a high-quality Indonesian translation, making the content readily accessible.

Another historical rhyme is Christianisation. If one sees conversion from Islam to Christianity as at least in part—perhaps in large part—a conscious rejection of Islam when presented in some form that the convert finds uncomfortable or indeed threatening, then it is not surprising that in highly politicised and radical Surakarta we find the number of conversions growing. In the 1971 census, the Christian population of urban Surakarta was 15.1 per cent. Today it is at least 26 per cent (Dinas Kependudukan 2006). This figure may underestimate the true level of conversions, because local officials are sometimes reluctant to change the religion listed on a convert's identity card, on which these statistics are based. There is even said to be one Protestant pastor in Surakarta whose identity card still lists Islam as his religion.[27] For comparison, in the city of Kediri—which is like Surakarta in several important respects but where there has been an absence of religious extremism and violence—the Christian proportion of the population remains fairly stable at around 8–9 per cent.[28]

## 4 CONCLUDING SUGGESTIONS: POLARISATION AGAIN?

The picture I have put forward here is, I hope, one of much complexity, confused and confusing, for that is the reality on the ground. There are active Islamising forces of a multitude of styles and there is active opposition to them.

I believe that I could make a case for the increasing strength and influence of an Islam that is puritan, inflexible, anti-feminist, intolerant of other cultures and faiths, rejecting of local culture, opposed to mysticism, hoping to impose its version of Islam from the top down, and assertive or even willing to use violence. I think I could just as easily show that the forces opposed to such versions of Islam are increasing in strength: people and organisations that are liberal in their interpretations, supportive of gender equality, supportive of multiculturalism and welcoming of other faiths, valuing local culture, accepting of mysticism, politically disinterested and peaceful in their approach. And between

27 Discussion with Pdt Bambang Mulyatno, Surakarta, 23 March 2007.

28 See the volumes of *Kota Kediri dalam Angka* [Kota Kediri in Statistics] for the years from the 1990s to 2005.

these two extremes I could point out multiple combinations and permutations of them.

If this is so, then there are two obvious conclusions we might draw. One is that the circumstances are simply so confusing that we—or at least I—cannot yet make much sense of them. The other is that both of the extreme cases (and the various permutations of them) are true. If that is so—if both puritan extremists and their opponents are gaining in strength—then we are observing a renewed polarisation of Javanese society along lines of religious identity, as occurred between 1850 and 1965.

Let us revisit the features of late nineteenth and early twentieth-century polarisation in Java, as described earlier in this discussion:

- conflicting interpretations of religion;
- conflicting religious identities;
- separate school systems;
- religious institutions and organisations supporting devout Muslims; and
- political parties with constituencies defined by religio-cultural identities (the so-called *aliran* politics), eventually leading to serious violence.

If we compare that list with the present, we find that each feature can be recognised in today's circumstances, with two exceptions. There are certainly separate school systems, but with a difference. We have mentioned the role of both NU *pesantren* and schools such as Ngruki and Isy Karima, but have not had the opportunity to discuss the schools being set up by organisations such as HTI and PKS—the so-called Integrated Islamic Schools (Sekolah Islam Terpadu).[29] But now most young people attend state schools and thus share common knowledge and skills, as well as the common national language.

The most important difference is that there are no major political parties defining themselves by *aliran*. Islamist parties such as the Crescent and Star Party (PBB) and PPP have attempted to do that and have done poorly in the polls. PKS has tried to redefine itself as only partly or even non-Islamist, but how it will shape itself in the future is not yet clear. Meanwhile major parties such as Golkar and the Indonesian Democratic Party of Struggle (PDI-P) have sought to avoid being seen as anti-Islamic or anti-religious. So the situation is very different from when PKI repre-

29 For further information about, and a list of, PKS-affiliated Sekolah Islam Terpadu, see <http://www.jsit.or.id>. HTI schools are not included there.

sented its *abangan* constituency. And if the past is a guide, it is crucially important for domestic peace that *aliran* parties should not emerge.

The historical rhymes we have discussed here suggest to me that Indonesia—the world's largest archipelago—is as much divided as it is united by being also the world's largest majority Muslim nation.[30] In profoundly decentralised Indonesia, maintaining national unity is a challenge. Islam will remain a central influence in Indonesians' response to that challenge. There is a risk that versions of Islam that many Indonesians would find oppressive and many of Indonesia's neighbours would find hostile will become dominant. An even greater risk, however, may be a polarised, conflicted and even violent Indonesia pulled apart by contention along lines of religious faith and identity. It has happened before.

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30 Ongoing research on this topic is being supported by Singapore Ministry of Education Academic Research Fund Tier 2 grant no. T208A4107 (2008-11).

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# 8 ISLAM AND GENDER IN CONTEMPORARY INDONESIA: PUBLIC DISCOURSES ON DUTIES, RIGHTS AND MORALITY

*Sally White and Maria Ulfah Anshor*

Since the fall of the Soeharto regime in 1998, the political and ideological landscape has changed dramatically for Indonesian women. During the New Order, public discourse on gender focused on a woman's role as wife and mother, and on the contribution women were expected to make to the development of the nation. The principle of equality between men and women was enshrined in the 1945 Constitution. Nevertheless, there was relatively little discussion of women's rights; the focus was on a woman's obligations to her husband, her family and the state (Blackburn 1999). The New Order government downplayed gender issues, despite ratifying the United Nations Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) in 1984 and signing the Beijing Declaration and Platform for Action in 1995.[1]

The rise of cultural Islam in the 1980s, with its emphasis on Qur'an-inspired ideals such as equality and social justice, and of several NGOs dedicated to advocacy on Muslim gender issues in the 1990s, began to influence Muslim thinking on women's rights issues. But it was not until the *reformasi* period, when the state's tight watch on all matters to do with religion, ethnicity and public discourse in general was relaxed, that gender issues come to the fore. Major factors influencing the increased

1 The Beijing Declaration and Platform for Action resulting from the United Nations Fourth World Conference on Women affirmed the importance of gender equality and women's social, economic and political rights. On Indonesia's response to this, see Davies (2005).

attention given to gender issues included the growth of Muslim radicalism, the rise of activism based on women's rights, the spread of democratic principles, and the implementation of regional autonomy with its decentralisation of political power.

The first indication of the extent to which gender would be a significant site of contestation in the *reformasi* period came in 1999, when Megawati Sukarnoputri was the front-running presidential candidate in the first post-Soeharto election campaign (Platzdasch 2000; van Doorn Harder 2002). The questioning of her suitability to rule this Muslim-majority nation, not because of her ability but because of her gender, and the strength of the passion on both sides of the debate, took observers by surprise. It also demonstrated the way in which gender could become a factor in a larger political game. It was clear in 1999, and it is even clearer now, that not all those who opposed Megawati's presidency did so on ideological or religious grounds. For many, her gender was a weapon they could use in their attempts to win at the ballot box, by appealing to conservative religious values that accorded largely with traditional ideas, if not practice, on gender in various parts of the archipelago.

The last few years of the twentieth century and the first few years of this century have seen a proliferation of radical Islamic groups espousing literal interpretations of the Qur'an.[2] The goal of many such groups is to achieve an Islamic state and implement sharia law, where sharia is understood in terms of strict positive legal injunctions and sanctions. They have been accused by those who oppose their views of seeking to Arabise Indonesian politics and culture. Radical Islamic groups tend to seek to restrict the active participation of women in public life and limit the types of occupations they may engage in to those where they do not interact with men, and which are considered suitable to their *kodrat* or 'essence' as females. They regard men as the natural heads of the household whom wives must obey unquestioningly. They seek to oblige women to adopt so-called Islamic dress which shrouds more or less the entire body. They do not talk so much about the rights of women, but instead emphasise women's obligations and the need for them to be 'protected'—from other men, and from the evils of globalisation and Western cultural decadence.

At the same time, there has been a steady growth in the number of NGOs and institutions devoted to advocacy and research on gender

2 Such groups include Laskar Jihad, the Indonesian Mujahidin Council (MMI), the Indonesian Liberation Party (HTI), the Islamic Defenders Front (FPI), Darul Islam and Jemaah Islamiyah. For a short description of the similarities and differences between the various groups, see van Bruinessen (2002: 144–8) and Fealy (2004).

issues. Some work primarily within a secular paradigm, addressing their activism towards the state and its legal and institutional framework, while others work within an Islamic framework. Within this latter group, newer organisations such as Rahima, Fahmina and Puan Amal Hayati have joined more established Muslim women's organisations such as Fatayat NU and Nasyiatul Aisyiyah—the young women's wings of Nahdlatul Ulama (NU) and Muhammadiyah respectively—to further a rights-based agenda. These organisations address their activism not just to the state, but also to their own Islamic communities, seeking to change gender attitudes at both an intellectual and grassroots level by challenging traditional interpretations of Islamic teachings on gender, and by training men and women to be 'gender sensitive' in their actions and ideals.[3] Such groups and the individuals associated with them emphasise the essential equality of men and women, interpret religious teachings in a contextual manner, and understand Islamic sharia to be a set of principles distilled from the teachings in the Qur'an, including social justice, protection of the oppressed and compassion (White 2006: 289–95). In this chapter we focus on this second group, while acknowledging that there is considerable crossover between the two in both ideas and membership.

These two ideological camps—radical Muslims with conservative views on gender on the one hand, and women's rights activists on the other—represent the two extremes of a broad range of discourse on gender in contemporary Indonesia. Most Indonesian Muslims, including those belonging to the larger mainstream organisations such as Muhammadiyah and NU, fit somewhere along the scale, and indeed, even within those organisations there is an enormous range of views on gender issues. Both camps are attempting to influence public debate, and through it, public policy on women and gender issues.

In this chapter, we examine several of the issues in which Muslim women's rights activists have been engaged in recent years. We discuss where they have had success in supporting the growth of Indonesian democracy by changing traditional attitudes that have disadvantaged women socially, economically and politically, and where they have thus far failed to achieve concrete outcomes. Specifically, we look at their attempts to correct gender bias in the texts used in traditional Islamic boarding schools (*pesantren*), and in marriage and inheritance law; to address the issue of violence against women; to expand understanding of women's reproductive rights; and to increase the participation of

3 For more on the various organisations engaged in advocacy on gender issues, and the approaches they have taken, see Burhanudin and Fathurahman (2004), especially pp. 113–52.

women in politics and leadership positions.[4] We also examine two issues that show the types of challenges women activists face in promoting their agenda, namely Islam-inspired regional bylaws and the draft anti-pornography law.

## 1 GENDER-BIASED TEACHINGS

A primary area of concern for Muslim women's rights activists has been the gender bias in the texts used in *pesantren*. These Arabic-language commentaries on the Qur'an, known as *kitab kuning* (literally 'yellow books'), are regarded as playing a pivotal role in perpetuating conservative attitudes on gender—such as that a man is the head of the family, that a woman must exercise unquestioning obedience and that a man has the right to 'discipline' his wife. A number of strategies have been developed to counteract their influence. In 2003 a group called the Forum for the Study of Kitab Kuning (FK3), led by former first lady Sinta Nuriyah and involving some of the best-known Muslim gender activists, published a book in Arabic and Indonesian that critically examined the teachings on gender contained in one popular text, the *Uquud al-Lujjayn*.[5] It was felt that this text in particular had influenced the attitudes of generations of Muslims concerning the correct relations between husbands and wives, and would continue to do so if its methodology and content remained unchallenged. Consequently, the FK3 team sought to identify where weak or false (*dla'if*) Hadith had been used to support gender-biased teachings (White 2006: 307–11). The publication was controversial and it is too early to tell what its impact will be. Nevertheless, in its Arabic form the book is now in use in a number of NU *pesantren* in Java.

Another strategy has been to conduct gender sensitivity training. Such training is carried out at a grassroots level by Fatayat NU, and at an academic level by the women's studies centres of Islamic higher education institutions. Here, participants are taught the difference between sex as a biological given and gender as a cultural construct. Discussions focus on the injustices that arise through the application of culturally specific stereotypes. Participants are taught to question what is usually understood to be an Islamic division of roles between husband and wife

4 Other areas of advocacy not discussed in this chapter include the trafficking of women and children, which resulted in the passage of a national law in 2007; the treatment of female domestic workers overseas; women's poverty; and women and HIV/AIDS.

5 The full title is *Syarh 'Uquud al-Lujjayn fi Bayan Huquq al-Zawjayn* [Commentary on the Joining of the Two Oceans Explaining the Rights of Husbands and Wives]. It was written by al-Nawawi of Banten (1813–98).

whereby the husband is active in the public sphere and the wife in the domestic one, and to critically evaluate other popular stereotypes that limit women's opportunities and affect them negatively in daily life.

One of the difficulties faced by gender activists in Indonesia is the question of legitimacy, that is, whether they have a deep enough knowledge of Islamic sources to be taken seriously when they comment on gender and Islam. A secular frame of reference is generally not successful in addressing issues to do with women and Islam, especially at the grassroots level. In 2006, the Fahmina Institute in Cirebon introduced yet another strategy to counteract gender-biased religious teachings. It involves training women activists who do not have a background in the Islamic sciences in how to use Islamic sources and methods of critical evaluation to promote gender equity and women's rights. The manual that forms the basis of the training sessions was written by K.H. Husein Muhammad and other noted activists (Husein et al. 2006). Husein is the head of Fahmina and a traditionalist religious scholar (*kiai*) whose teachings on gender have greatly influenced the women's rights movement.

## 2 DOMESTIC VIOLENCE

One of the successes of the women's movement in recent years was the passage in 2004 of a bill defining and criminalising domestic violence.[6] Over the past decade, many Muslim women's organisations have concentrated on eliminating domestic violence. They have paid particular attention to the need to reinterpret teachings that many Muslims argue justify the use of violence by a husband towards his wife. Particularly problematic is Qur'anic verse 4:34. According to traditional interpretations, it permits a husband whose wife is guilty of disobedience (*nusyuz*) in matters such as prayer (*shalat*) or adultery (*zinah*) to 'educate' her by hitting or striking her.[7] In contrast, gender activists argue from the context of the verse that it was intended to provide a form of dispute resolution, with the final resort being 'hitting'. What is meant by 'hitting' is open to inter-

6 Law No. 23/2004 Against Domestic Violence was passed on 14 September 2004. Its passage represented the culmination of efforts by 60 women's organisations and other NGOs, led by Komnas Perempuan, to have such a bill passed. These efforts began in 1997, when 15 NGOs first drafted a bill on domestic violence, and received extra impetus following the violence against women that occurred in May 1998 in the wake of the downfall of the Soeharto regime (Munir 2005).

7 The relevant section of verse 4:34 is: 'If you fear high-handedness from your wives, remind them [of the teachings of God], then ignore them when you go to bed, then hit them' (Haleem 2004).

pretation, and in fact it should be regarded as a symbolic act. The intention of the verse was to gradually eliminate the practice of using violence to educate women, and the Prophet himself never used violence against his own wives. Moreover, in the modern world, other educational techniques are available that are far more effective than physical punishment (Husein 2006). Gender activists also argue that verse 4:34 cannot be used to justify acts of violence against women because it contradicts the universal values of marriage contained in other Qur'anic verses, such as the imperative to 'treat your wives with kindness' (Q4:19, Haleem 2004).[8]

While agitating for a formal bill, women's groups began to set up crisis centres and shelters to assist victims of domestic violence. Nevertheless, the bill sparked quite a deal of debate, particularly around the provisions outlawing marital rape. Some Muslims argued that it was the obligation of a woman to serve her husband sexually when, where and how he demanded it (*Suara Rahima*, No. 20, 2006); many other Indonesians saw the provisions as unwarranted state interference in the domestic sphere (Munir 2005). Although the bill has become law, there are significant problems with its implementation. The number of women reporting cases of domestic violence to NGOs has increased dramatically since the introduction of the bill, but this has not been matched by a corresponding increase in the number of cases brought before the courts. Police, prosecutors and judges need to be educated in how to administer the law. Other factors include cultural barriers against taking official action, a system in which the 2004 Domestic Violence Law has not been fully socialised and victims lack protection, as well as the light sentences that perpetrators who are successfully prosecuted usually receive (Komnas Perempuan 2006; LBH APIK 2006).

## 3 REPRODUCTIVE RIGHTS

Reproductive rights have also been taken up by Muslim women's rights groups, beginning with the NU-affiliated Association for the Development of Pesantren and Society (P3M), which was active in this area in the mid-1990s. Since 2000, Fatayat NU has been the driving force in addressing issues around reproductive rights. Initially it focused on grassroots education on the evils of underage marriage and a woman's right to choose her marriage partner, to determine when she will have children and how many she will have, and to have an enjoyable consensual sex-

8 See the edition of the journal *Suara Rahima* (No. 20, 2006) on violence against women, especially the articles by Husein (2006) and Kodir (2006), and the booklet by Ciciek (1999).

ual relationship with her husband. From 2002, Fatayat NU narrowed its focus to abortion and female circumcision. Abortion is forbidden in any circumstances under the current Health Law, and the criminal code contains sanctions for health workers who perform abortions. The issue has become an important one because of the high level of unsafe or backyard abortions, which were said to number around 2 million in 2000.[9] Contrary to popular perceptions, a large majority of women who have abortions are married, and do so after the failure of contraception.

The campaign for the right of a woman to have an abortion in clearly specified circumstances has two main elements. First, it involves an information campaign to challenge the commonly held view that Islam does not permit abortion unless it is necessary (*darurat*) to save the life of the mother. While there are indeed many religious scholars (*ulama*) from various schools of law (*mazhab*) who believe that abortion is prohibited (*haram*) from the time of conception, there are others who argue that it is permitted. Differences among the latter group mainly concern the foetal age at which an abortion is permitted, and under what circumstances. Research into the jurisprudence (*fiqh*) of abortion by prominent Muslim women's rights activist and politician Maria Ulfah Anshor, for example, demonstrates that while all *ulama* agree that abortion is not permitted after 120 days, some believe it is allowed in limited circumstances up to 120 days, and others set the age limit at 40 days (Anshor 2006a).

The debate about foetal age is based on differing conceptions of when the foetus acquires a soul (*ruh*). Most *ulama* agree that abortion should take place only in emergency situations (*darurat*), but there is disagreement on what should be considered an 'emergency'. In May 2005 the normally conservative Indonesian Council of Ulama (MUI), for example, issued a fatwa allowing abortion in cases of rape and incest, or where the foetus displayed life-threatening genetic defects, up to a foetal age of 40 days, as well as when the mother's life would be endangered by bringing the pregnancy to fruition.[10] What is particularly interesting about the MUI fatwa is that it takes into account not just the physical state of the mother, but also her mental state—hence the exception made for cases of rape and incest. Other Muslims have argued for a much broader definition of 'emergency' that would include socio-economic indicators (White 2006: 338–9).

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9 This figure is the result of research conducted in 2000 by researchers from the Centre for Health Research at the University of Indonesia (Utomo, Habsjah and Hakim 2001). See Hull and Widyantoro (forthcoming) for a discussion about the reliability of data on abortion in Indonesia.

10 See 'Fatwa Majelis Ulama Indonesia Nomor 4 Tahun 2005 Tentang Aborsi' [MUI Fatwa No. 4/2005 concerning Abortion], available at <http://www.mui.or.id/mui_in/fatwa.php?id=101>, accessed 6 September 2007.

Second, as a member of the Indonesian Forum for Women's Health Care (Forum Peduli Kesehatan Perempuan Indonesia), Fatayat NU has lobbied for changes to the 1992 Health Law. A draft amendment that would have allowed abortion for specified reasons in designated hospitals and clinics was put to the People's Representative Council (DPR) in 2002 and was due to be signed by then president Megawati, but she lost office before this could take place. The amendment was then returned to the parliament, where it faced a more hostile environment after the 2004 parliamentary election (Hull and Widyantoro, forthcoming). It is still being discussed in the parliamentary Committee for Population, Health, Labour Force and Transmigration. The committee members agree that abortion should be allowed in cases of rape or incest, but have not yet reached agreement on the other circumstances in which a woman may have a termination, and up to what foetal age an abortion can occur.

In 2006, the results of a three-year study conducted across the archipelago revealed that almost all Indonesian women had been circumcised, and that 72 per cent of these circumcisions had been conducted in a manner that was dangerous to the health of the girls involved (*Tempo*, 22 October 2006).[11] Many Indonesian Muslims believe that it is obligatory (*wajib*) for a girl to be circumcised, primarily on the basis of one particular Hadith: *al khitaan sunnah li al-rijaal wa makramah linnisaa*: 'circumcision is obligatory for a boy and favourable for a girl'.[12] It is also believed that circumcision reduces sexual desire in women and thus 'protects' women's chastity before marriage (Munir 2006; MUI 2008). According to K.H. Ma'ruf Amin, deputy chair of NU's Supreme Council (Syuriah), female circumcision is an Islamic teaching that must be implemented; similarly, the deputy chair of MUI, Amidhan, has been quoted as saying that according to the Shafi'i school of law, it is obligatory (*Tempo*, 22 October 2006). Other arguments for the continuation of the practice, especially in its symbolic form, are that it is hygienic, and that it is simply a cultural practice that does the girl no harm.

Those who oppose female circumcision do so on the grounds that it represents violence against women and constitutes a health risk. Fatayat NU has engaged in community education, attempting to discredit the

11 Similarly, a 2003 study by the Population Council found a high proportion of harmful forms of female circumcision: incision and excision accounted for 49 per cent and 22 per cent of cases respectively (Budiharsana et al. 2003). Symbolic circumcision, which primarily involves rubbing or scraping, accounted for around 28 per cent of cases.

12 The 2003 Population Council study asked mothers why they had their daughters circumcised. Although religion was the most commonly cited reason (at 55 per cent), none of the women surveyed could name the exact Hadith (Budiharsana et al. 2003). MUI cites the work *al-Mughni* by the Hanbali scholar Ibnu Qudamah for this Hadith (MUI 2008).

validity of the Hadith that is used to argue that female circumcision is Islamic by arguing that it is in fact a pre-Islamic Arabic custom.[13] Activists have been engaged in lobbying the Ministry of Health to educate health workers not to conduct the practice, which is increasingly being carried out by midwives in maternity clinics and hospitals, often alongside the traditional piercing of ears. The medicalisation of female circumcision has become a major focus of concern, as it increases the incidence of harmful procedures and thus of serious damage to the girls concerned. A circular issued by the ministry in 2006 prohibits medical personnel from performing female circumcisions, but in practice it continues. In late 2007, the committee charged with international oversight of the implementation of the CEDAW convention urged the Indonesian government to legislate to make the practice illegal.[14]

## 4 THE COUNTER LEGAL DRAFT TO THE COMPILATION OF ISLAMIC LAW

Marriage law for Muslims in Indonesia is currently regulated by two documents: the Marriage Law of 1974, which regulates marriage for all citizens, and the Compilation of Islamic Law (KHI), which does not have the force of law but is widely used as a 'guide' by the Islamic religious courts.[15] According to the Marriage Law, marriages are legal if they are performed in accordance with religious requirements; it is to the KHI that judges look for guidance on the requirements for a valid marriage in Islam. The KHI also regulates polygamy, divorce and reconciliation, the provision of financial support (*nafakah*), the rights and obligations of husbands and wives, and interfaith marriage.

In 2004, a team from the Ministry of Religion's Institute for the Study of Religion and Gender carried out an evaluation of the application of the KHI. Under the leadership of Siti Musdah Mulia, it found that the KHI is in need of significant reform, because it does not accommodate the pub-

13 A second Hadith often used to support the practice of female circumcision comes from the collection of Abu Dawud. It is translated by Professor Ahmad Hasan as follows: 'A woman used to perform circumcision in Medina. The Prophet (peace be upon him) said to her: Do not cut severely as that is better for a woman and more desirable for a husband' (http://www.usc.edu/dept/MSA/fundamentals/hadithsunnah/abudawud/041.sat.html).

14 The deputy chair of MUI, Amidham, has pointed out that a ban on female circumcision being conducted by health professionals would drive the practice underground. Obviously a vigorous public information campaign would be needed to overturn deeply entrenched beliefs concerning the practice.

15 The KHI covers three areas: marriage, inheritance and gifts for pious purposes (*wakaf*) (Hooker and Hooker 2006: 147–9).

lic interest in building an egalitarian, pluralist and democratic society, and because it is based on the assumption that classical Islamic *fiqh* is valid for all times and places, and thus represents a sacralisation of *fiqh*. Moreover, the team found that the KHI conflicts with other Indonesian laws and international conventions on human rights and the elimination of discrimination; does not reflect current attitudes towards the appropriate relations between a husband and wife or the appropriate role for women in society; and does not compare well to family law as it exists in countries such as Tunisia, Syria, Jordan, Egypt and Iraq (Mulia 2005: 383–4).

In October 2004, Siti Musdah Mulia's working group released an alternative to the KHI, the Counter Legal Draft, for discussion, originally with the blessing of the then minister for religious affairs. Two weeks later, however, he withdrew his support in the face of strong opposition from a variety of Muslim groups, including both mainstream groups such as Muhammadiyah and fundamentalist or radical Muslim groups. The Counter Legal Draft aroused such ire because it was a rewriting of the Islamic law on marriage from a gender-sensitive perspective, emphasising equality between husband and wife. Among its most controversial provisions were those allowing inter-religious marriage and banning polygamy. The new minister for religious affairs shelved the Counter Legal Draft and put his weight behind the Draft Religious Court Marriage Bill (RUU Hukum Terapan Peradilan Agama), originally drawn up by the ministry in 2003. According to women's rights activists, the latter bill is an attempt to turn the KHI into positive law and thus give greater legal weight to conservative views on Islamic marriage. It contains, for example, provisions that would make concrete a public/private distribution of roles between husband and wife, thereby enshrining the domestication of women that is a key element of both the KHI and the 1974 Marriage Law (*Kompas*, 6 October 2003). The draft bill has been placed on the legislative agenda for 2008.

## 5 POLYGAMY

Polygamy remains one of the most polarising issues in Indonesian society, evoking passion among both those who support it and those who want it eradicated, and in many Indonesians whose views fall somewhere between these extremes.[16] The 1974 Marriage Law provides for certain exceptions to the general marriage regulations. For instance, it

16 For an examination of the opposition to polygamy by women's groups from the colonial period to the present, see Blackburn (2004: 111–37).

specifies that the basis of marriage is monogamy, but makes an exception for polygamy among Muslims. Polygamy is allowed under the law with the permission of the existing wife if she is unable to fulfil her duties as a wife, is incurably ill or is infertile. The husband must prove to a local court that this is the case, that he can support his existing family as well as a new family, and that he is able to treat all involved fairly. Despite these strict conditions, polygamous marriages often do not go through the proper legal channels, leaving women with no legal protection.

Many Muslim women's groups support the current provisions on polygamy; others argue that the provisions and penalties must be strengthened and that ultimately it is the existing wife or wives who should determine whether a polygamous marriage is allowed. Currently the KHI includes a provision that allows the religious court to give permission for a polygamous marriage even if the wife refuses to give her consent, if one of the reasons for the husband to seek a polygamous marriage applies (Mulia 2005: 365). A coalition of women's groups called the Network for a Pro-Women's National Legislation Program (JKP3) has put forward a draft amendment to the Marriage Law that would abolish the provisions on polygamy and reform the provisions on husbands' and wives' rights and responsibilities that are considered to show gender bias under the current law. The government is yet to respond formally to the proposed amendment.

Polygamy is promoted openly by some groups and individuals. In 2006 two high-profile cases of polygamy, one involving the charismatic celebrity preacher Aa Gym, and the other a senior politician of the Reform Star Party (PBR), Zaenal Ma'arif, led to heated debate.[17] In April 2007, after his own application to contract a polygamous marriage failed, M. Insa, an entrepreneur from Jakarta, decided to test the restrictions on polygamy by petitioning the Constitutional Court to conduct a judicial review of the provisions relating to polygamy. He claimed that the conditions imposed by the law amounted to a contravention of his right to practice his religion as guaranteed by the 1945 Constitution,

17 On Aa Gym and polygamy, see Hoesterey (2007) and Hoesterey (Chapter 7, this volume). Aa Gym's taking of a second wife prompted President Susilo Bambang Yudhyono to call for a review of the laws and regulations governing the practice of polygamy. At a meeting in December 2006 between President Yudhyono, Minister for Women's Empowerment Meutia Hatta, Cabinet Secretary Sudi Silahi and the Islamic legal authority Nazzarudin Umar, it was reportedly agreed that the requirement that a civil servant who wished to contract a polygamous marriage obtain permission from his superior (contained in Regulation No. 45/1990) would be extended to all state and government officials. However, nothing has since been heard of the review or the revision to the regulations applying to civil servants (*Hukumonline*, 19 May 2007).

given that 'a Muslim man intending to perform religious activities as modelled by the Prophet, namely to engage in polygamy', may be unable to do so because he is required to obtain the permission of his first wife. He argued that because polygamy fell under the category of religious observance (*ibadah*), the government had no right to place restrictions on its exercise. Insa also claimed that by restricting polygamy, the state was encouraging divorce and facilitating adultery and prostitution among widows and divorcees.

In his testimony before the court, the minister for religious affairs spoke out strongly in favour of the current law with its restrictions, arguing that the basis of marriage in Islam is monogamy, and that polygamy is in no way a right for Muslim men. Women's rights advocates from Fatayat NU, the Indonesian Conference of Religion and Peace, Rahima and other organisations also appeared before the court, asking that the petition for a constitutional review be dismissed. They argued that it was incorrect to claim that the limitations on polygamy contravened religious freedom—that polygamy was not 'Islamic' as argued by the petitioner, but rather was intended to be limited to clearly defined and restricted circumstances and made almost impossible by the provision to ensure that all wives were treated justly. The practice of polygamy amounted to discrimination against women—to their subordination—and subjected them to domestic violence.[18]

The Constitutional Court handed down its decision in October 2007. It rejected Insa's petition on the grounds that the basis of marriage in Islam is monogamy. The decision states that polygamy is not *ibadah* but rather falls under the rubric of social relations, Hence, the state has not just the right but also the obligation to regulate polygamy to ensure that the primary goal of marriage, *sakinah* (peace, serenity, happiness), is achieved, and that the conditions under which polygamy is practised in the current law do not violate an individual's right to form a family or engage in religious observance, or amount to discrimination. Polygamy is the main cause of divorce, and any arguments about adultery and prostitution are simply a case of conjecture on the part of Insa himself.[19]

Women's groups welcomed the decision of the court to reject the petition, but vowed to fight on to change the current provisions on polygamy. Many want an outright ban on polygamy. At the very least, they would

18 Unpublished submission to the Constitutional Court by Jaringan Kerja Program Legislasi Nasional Pro Perempuan, dated 10 July 2007.

19 Putusan Nomor 12/PUU-V/2007, Mahkmah Konstitusi Republik Indonesia 2007, available at <http://www.mahkamahkonstitusi.go.id/eng/putusan_sidang.php?pg=1>, accessed 25 October 2007.

like to make the conditions under which it is practised more restrictive, so that those who contract polygamous marriages without the permission of the religious court face stronger sanctions.

## 6 WOMEN IN POLITICS AND LEADERSHIP POSITIONS

Women's rights activists have also had some success in recent years in raising awareness of the need to increase the level of women's participation in politics. In 2003, despite the best efforts of a coalition of women's groups, a 30 per cent quota for female candidates was only recommended, not mandated, by the 2003 General Election Law, and was not included in the 2003 Law on Political Parties. After the 2004 elections, women made up only 11 per cent of the national parliament, 10 per cent of provincial parliaments and around 5 per cent of municipal and district legislatures. Anshor (2006b: 34–43) argues that this poor result demonstrates that the political parties did not take the recommendation seriously. Even parties like the Prosperity and Justice Party (PKS), where more than 30 per cent of candidates were women, placed most of the women in unwinnable positions, that is, so low down the list that their chances of being elected were slim (Siregar 2006: 10).[20]

As a result, in the lead-up to the 2009 elections, a coalition of women members of parliament called for the 30 per cent quota to be made mandatory and, in addition, to apply to the leadership of all political parties at every level. They said there was a need for sanctions to apply to parties that failed to reach the 30 per cent threshold, and for the electoral system to be reformed to give women candidates a better chance of being elected (*Kompas*, 24 September 2007). While not all of their demands were accommodated, the women were successful in their demand that 30 per cent of the members of the central committee of a political party, as well as 30 per cent of the candidates for election to the legislature, be women. These factors must be verified by the General Election Commission (KPU) for

20 The Indonesian electoral system is based on proportional representation using a semi-open list system. Generally only candidates placed in the top two positions on the list have a chance of being elected, given that the quota of votes required to win a seat automatically, regardless of position on the list, is set very high. Under this system, votes for candidates placed lower on the list are redistributed upwards, regardless of the number of votes an individual candidate might receive. Thus, in the last election, there were some electorates in which a woman candidate received the highest number of votes, but was not elected because she was not first on the party list (Siregar 2006).

a party to participate in national elections.[21] In addition, at least every third candidate on the list of candidates drawn up by the party must be a woman.[22] It remains to be seen whether these reforms will increase the number of women elected to the national parliament in the 2009 general elections.

In a recent paper on the subject of quotas for female candidates, Anshor (2007) argues for the need for affirmative action to bring more women into politics, given the difficulties women face in getting elected, including gender-biased interpretations of religious teachings that limit the role of women in politics and emphasise their domestic responsibilities. The dearth of women in leadership roles in the major religious organisations shows that strong cultural barriers against women taking up such positions remain. For example, at the Muhammadiyah minor conference (Tanwir) in December 2004, guidelines were drawn up which affirmed the right of women to become members of the central leadership, stating that if no woman was elected, one would be appointed. When this was put to the test one year later at the Muhammadiyah congress (Muktamar) in Yogyakarta, however, no women were elected or appointed, and the guidelines were subsequently altered to eliminate this piece of affirmative action. The congress also rejected a second proposal to increase the number of women attending Tanwir meetings by ensuring that one out of four participants from each region was a woman.

A recent study by Hastuti Dewi (2007) notes strong support within Muhammadiyah's Majlis Tarjih—a body that deliberates on religious issues—for women to join the central leadership, but equally strong opposition at the grassroots level. Indeed, at the 2005 congress a great deal of animosity was directed towards the women present and considerable opposition to a leadership role for women was expressed (Burhani 2005). Similarly, in 1997 the central board of NU issued a celebrated fatwa legitimising a political role for women by stating that women have an equal right to men 'to devote themselves to religion, homeland, people and state'. But this resolve has yet to be translated into practical measures to enable women to participate in leadership roles, and no woman has held a position on the central board of NU since the fatwa was issued.[23]

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21 These reforms are contained in the recently passed Law on General Elections (Law No. 10/2008). The Law on Political Parties (Law No. 2/2008) stipulates that 30 per cent of the leadership of political parties at the provincial and municipality/district (*kota/kapubaten*) levels should be women, but there are no sanctions for parties that do not comply with this provision.

22 It is still up to the parties themselves to decide whether a woman is nominated first, second or third.

23 For a revealing discussion of the fatwa and its failure to be realised in practical terms, see Mulia (2007). An English translation of the fatwa is given in

## 7 SHARIA REGULATIONS AND THE DRAFT ANTI-PORNOGRAPHY BILL

In 2006, two ideological issues with strong gender dimensions aroused great public controversy: the sharia-influenced bylaws (*perda syariah Islam*) introduced by some regional governments;[24] and the draft anti-pornography bill proposed by the national government. Conservative religious groups and large sections of Indonesia's mainstream Islamic organisations have defended the right of regional governments to legislate on issues of morality and public order, and have backed the efforts to control pornography through legislation. Most women's rights activists, on the other hand, argue that both the sharia-influenced bylaws and the draft anti-pornography bill discriminate against women. They say that they have the potential to reverse some of the economic, social and political gains women have made in the past decade, significantly reducing women's current rights and freedoms.

### Sharia-influenced Regional Regulations

Indonesia's sharia-influenced regional bylaws have been arousing controversy for some time.[25] Since the nation's regional autonomy laws were first implemented in 2001, gender activists have been arguing that one of the negative effects of this devolution of power has been to formalise traditional gender-biased attitudes towards women. Estimates of the number of bylaws that are said to discriminate against women vary, but are generally put at between 45 and 56. These are found most commonly in the provinces of West Java, South Sulawesi and West Sumatra. Such regulations typically oblige public servants and schoolchildren to wear Islamic dress, meaning that women must wear loose clothing and a long headscarf (*jilbab*); place restrictions on a woman's movements after dark unless accompanied by her husband or a male relative (*mahram*); and allow the arbitrary arrest of any woman suspected of engaging in sex work. As Mulia (2006) expresses it, the bylaws 'strengthen the subordination of women, limit their right to choose how they dress, limit their room to manoeuvre and mobility, and limit their activities at night'.

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White (2006: 311–12). Interestingly, Bush (2008) points out that a woman, Niai Fatimah, sat on NU's Syuriah in 1950, and that Nyai Khoiriyah Hasyim sat on NU's Executive Board (Tanfidziyah) in 1960.

24 *Perda* are the regional ordinances or bylaws issued by local governments. Mayoral instructions, circulars and edicts are also generally included under the rubric of *perda*.

25 For excellent overviews of the *perda syariah* issue, see Bush (this volume) and Salim (2007).

Women's rights activists have employed a number of strategies to have the problematic *perda* withdrawn or revised. These include public demonstrations, education campaigns to inform women of the ways in which the bylaws infringe on their rights, and appeals to ministers and the president himself. Although the home minister, the minister for justice and human rights, and the state minister for women's empowerment have all issued statements at some stage indicating that they would examine the problematic bylaws, to date no concrete action has been taken.

Some gender activists claim that the government is pandering to Islamist interests in order to shore up support for its re-election campaign in 2009. Recently the National Commission on Violence Against Women (Komnas Perempuan) raised the issue of discriminatory bylaws in its submission to the United Nations committee on the implementation of CEDAW, arguing that they directly contravened Indonesia's responsibilities as a signatory to the convention (Komnas Perempuan 2007). Other arguments used by activists are that the bylaws encroach on religion—a matter reserved for the central government under the regional autonomy legislation—and that they contravene human rights as guaranteed by the 1945 Constitution and the 1999 Bill of Human Rights, as well as women's social and political rights. In addition, activists point out that some regional regulations cover matters (such as prostitution) that are already covered by the criminal code, and are in violation of its regulations.

Another important strategy has been to employ legal means to seek the revision of discriminatory bylaws. The bylaw that has perhaps received the greatest degree of public attention, both nationally and internationally, is the anti-prostitution bylaw of the district of Tangerang, adjacent to Jakarta. It allows for the arrest of women in public places after dark if they 'behave in a manner that leads to the view that they are prostitutes'. A number of victims of this bylaw have been women returning home after work, the most publicised case being that of Lilis Lindawati, the pregnant wife of a primary school teacher. In April 2006, three residents of Tangerang and a coalition of NGOs petitioned the Supreme Court to conduct a judicial review of the bylaw, on the grounds that the criminal sanctions imposed by the bylaw contravened the criminal code, that the methods used to implement it violated principles of justice and the presumption of innocence, and that it contravened the CEDAW convention and human rights. In April 2007, the Supreme Court handed down its decision. It declined to review the substance of the bylaw on the grounds that the procedures by which the bylaw had come into being had fulfilled the correct legal and political criteria.

A number of observers have pointed out that the sharia bylaws have arisen from a range of motives, some religious, some political as local

elites seek to appropriate power by appealing to 'Islam', and some social as regional governments attempt to deal with complex social problems, the roots of which are poorly understood (Bush 2007; Bush, Chapter 10, this volume; McGibbon 2006: 334). It may be true that on the whole the introduction of *perda* on issues to do with Islamic worship, public order and religious symbolism do not represent attempts to introduce 'sharia by stealth' as anti-*perda* activists sometimes claim. However, where they impact negatively on women and on religious and other minorities, such *perda* should not be judged unworthy of review simply because they are not 'sharia' regulations. Whatever the motivation, and however we label such bylaws, it is clear that even in areas where Muslim dress and the *jilbab* are commonly worn, these bylaws have a negative effect on women by enforcing one particular interpretation of Islamic values and morality.[26] Regulations that restrict women's movements—and hence their ability to participate in the public sphere, pursue employment, and even engage in secular and religious education in the evenings in places where curfews are enforced—are discriminatory, whether we categorise them as regulations governing public order or as *perda syariah Islam*.

**The Draft Anti-pornography Bill**

The second ideological issue that polarised Indonesians in 2006 was a draft anti-pornography bill handed to a special committee of the Indonesian parliament in September 2005.[27] The bill covered both pornography and obscene acts (*pornoaksi*), on the basis that pornographic images and media needed to be regulated because they were damaging to children, dangerous to public and private morality, and contradictory to religious (especially Islamic) teachings. Most parties engaged in the debate supported the need for a law that would make the production and distribution of hard-core pornography illegal. However, the definition of both 'pornography' and 'obscene acts' was very broad and open to interpretation, and the criminal sanctions that would apply for activities such as bathing in a river, kissing in public, wearing a costume that did not conform to what was in effect an Islamic dress code, or performing a traditional dance came under heavy criticism.

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26 In some areas, such as Padang (West Sumatra) and Bulukumba (South Sulawesi), even non-Muslim women face pressure to adopt Islamic dress (Bush 2007; Qodari 2007).

27 On the history of the draft bill, originally drawn up towards the end of the New Order period, see Salim (2007: 125–6). The draft bill discussed here is available at <www.lbh-apik.or.id/ruu-pornografi.htm>, accessed 15 August 2007.

Opponents of the bill argued that it would undermine cultural diversity and democratic values as contained in the 1945 Constitution, the national philosophy of Pancasila and the national motto of 'Unity in Diversity', and that it would stifle artistic creativity and the tourist industry. Gender activists also attacked the bill because it contained paragraphs that were gender biased, in effect criminalising women's bodies as the cause of pornography and ignoring the violence against women and children who were the victims of pornography.[28] As the bill came under attack, its supporters struck back, holding street marches and demonstrations led by radical Islamic groups such as HTI, but also involving sections of mainstream Islamic organisations such as Muhammadiyah and NU.

A significantly revised version of the bill, now called the draft bill on pornography, focuses on controlling the unregulated flow of pornographic materials, dropping references to the particularly controversial *pornoaksi*. At the time of writing, the bill had moved out of the committee phase and had been returned to the government for its response. Backers of the bill hope it will be passed by mid-2008, but opposition to the bill remains, both in and outside the DPR. According to those who oppose it, the bill is unnecessary, the solution being less one of legislation and more one of enforcement of existing regulations on pornography. They argue that it still contains provisions that make criminals of women because of their bodies, turn women into the keepers of the nation's morality, and give non-state actors the right to intervene when they think a pornographic act is being committed, thus legitimising violence in the name of protecting morality (*Jakarta Post*, 4 December 2007).

**A Culture War?**

The conjunction of the government's failure to address women's concerns about Islamically inspired bylaws and its proposal of legislation that would, among other things, criminalise women who refused to adopt what amounted to an Islamic dress code, have led some to portray this as a 'culture war'.[29] This culture war was seen as pitting Islamist interests with an agenda that included the introduction of sharia against

28 On opposition to the bill see, for example, Allen (2007) and *Tempo*, No. 23, 7–13 February 2006 (numerous articles).

29 The term 'culture war' was first used in the *Jakarta Post* by Bayuni (2006), who used it to describe a battle, along the lines in the United States, between conservatives and liberals in Indonesian society. See also McGibbon (2006), Allen (2007) and Salim (2007) for a discussion of this issue.

those who supported a pluralist state based on Pancasila and imbued with religious values such as compassion, equality and justice.

Although this idea expresses a tension that is apparent in Indonesian society—and has been since the birth of the Indonesian nation—it is an oversimplification, particularly with regard to the anti-pornography bill. The range of views on this bill is much more varied than suggested by the term 'culture war'. Many of those who came out in support of the bill supported only parts of it, while those who rejected it generally still supported the need for some regulation of pornography. As with the Islamic bylaws, political considerations clearly came into play, with some supporters of the bill again looking to shore up their religious credentials. In this sense, the current draft of the bill represents a compromise, and the bill that results will hopefully be more gender sensitive and acceptable to most Indonesians, whatever their cultural or religious background. Nevertheless, for proponents of women's rights, both the anti-pornography bill and the sharia-inspired bylaws remain a concern because, in the name of the majority, whether Islamic or just 'religious', they seek to impose a particular view of how women should behave and dress in the interest of supposed public morality (Ali 2006).

## 8 CONCLUSION

In this chapter, we have identified a number of positive trends that we believe demonstrate that Muslim women's interests are beginning to be taken seriously by the Indonesian state and society in general. At both the grassroots level and in the national arena, important work has begun on changing gender attitudes based on conservative Islamic values. Muslim women's rights activists nevertheless face significant challenges. Gender-biased attitudes based on traditional interpretations of religious teachings and the mores of traditional cultures are deeply entrenched. There are also dangers to the progress gender activists have made in promoting a Muslim women's rights agenda.

First, in 2005 MUI issued a fatwa opposing pluralism, liberalism and secularism. This may have serious consequences for gender activists, because they rely on methods of textual (re)interpretation that MUI discredits as falling under the banner of liberalism (Muttaqin 2006). Issues of women's rights are being caught up in the net of opposition to what many regard as a liberalisation of Islamic values in Indonesia. Second, a pattern has emerged in post-Soeharto Indonesia of political parties and Islamic mass organisations manipulating gender issues in order to increase their political power bases. Third, although the debate on the anti-pornography bill may ultimately result in a victory for pluralism

and gender equality in Indonesia, it also gives a broad platform to radical Islamic groups with one-dimensional views on the role of women in society to join with more mainstream groups and promote themselves as the moral conscience of the nation. It also allows them to push the view that women's bodies are responsible for immorality, an ideology that is also contained in some of the Islam-inspired bylaws. Finally, violence and intimidation have been used against some gender activists by groups such as FPI, a situation that is clearly contrary to democratic principles.

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# 9 ONLINE FATWA IN INDONESIA: FROM FATWA SHOPPING TO GOOGLING A *KIAI*

*Nadirsyah Hosen*

In Indonesia, although individual Islamic scholars still issue fatwa, these are increasingly the province of the three major Islamic organisations: Muhammadiyah, Nahdlatul Ulama (NU) and the Indonesian Council of Ulama (MUI). Through their fatwa, these three organisations have responded to the problems of Indonesian Muslims for over 70 years (Hooker 2003; Hosen 2003). A fatwa is a ruling on a point of Islamic law or dogma issued by an authorised religious scholar, that is, an *ulama*, *kiai*, *imam*, *mufti* or *mujtahid*,[1] based on a question asked by an individual inquirer (*mustafti*), a judge (*qadi*) or a government authority or corporate entity. The fatwa issued in response to a question is often published or disseminated in some form to the wider Islamic community. In this way, a fatwa given to an individual questioner can be used to educate and inform a wider audience. However, as will be discussed below, Muhammadiyah, NU and MUI have been struggling to disseminate their fatwa

1 *Ulama* is the general term for a religious scholar. A *kiai* is a religious expert who holds a leadership position in an Islamic boarding school (*pesantren*) or community; this term was originally restricted to Javanese *ulama*. An *imam* is the spiritual leader of a Muslim community or group. In the context of Islamic jurisprudence, the term *imam* is also used to designate a leader of a particular school of legal thought *(mazhab*). A *mufti* is a jurist who delivers fatwa. A *mujtahid* is a scholar who has become an authority on sharia through many years of study, and is therefore highly qualified to apply *ijtihad* (discussed further below). To varying degrees, all these types of religious scholars have the authority to make judgments on Islamic law, and issue fatwa.

to the mass of Indonesians. It is in this context that the internet offers a new tool for Islamic organisations to bring their ideas and opinions before a global audience.

At present, Muhammadiyah, NU and MUI continue to disseminate their fatwa through traditional paper-based distribution methods. In the case of NU, for example, all fatwa issued between 1926 and 1940, and many of those issued between 1940 and 1994, have been compiled in two volumes edited by K.H. Azis Masyhuri (1997) under the title *Masalah Keagamaan Hasil Muktamar dan Munas Ulama Nahdlatul Ulama 1926–1994* [Rulings of the Legal Experts Based on the Congresses of NU]. Unfortunately, the distribution of these books is not widespread and it is difficult to find them even in the larger bookshops (Hosen 2004b).

Muhammadiyah's fatwa are published in *Himpunan Putusan Tarjih* [Compilation of Tarjih Decisions] (Muhammadiyah n.d.). This official volume is circulated and distributed at every major meeting of the organisation and at its Islamic schools. Every teacher, lecturer and preacher of Muhammadiyah uses it as a reference work. However, the book has been widely criticised for its outdated language, confusing and unattractive layout, and poor-quality paper, which inhibit understanding of the fatwa and the arguments underlying them (Hosen 2002). In response to these criticisms, Abdul Munir Mulkhan has brought out a revised edition of the book written in more accessible language and with a better layout (Mulkhan 1997).

MUI's first compilation of fatwa was published in 1984. It has since published two further compilations, in 1995 and 1997. Although the 1997 edition is an improvement on the 1995 one, the editors neglected to include page numbers and an index, making it difficult for readers to track down particular fatwa. The 1984 edition is out of stock (and does not contain the latest fatwa), and both the 1995 and 1997 editions are difficult to find. Huzaemah Tahido Yanggo, a member of MUI's Fatwa Committee, has expressed disappointment at the poor distribution of these books and resultant lack of awareness of the organisation's fatwa. At a seminar held in Yogyakarta, for example, she found that very few people in the audience knew about MUI's fatwa on abortion, because they had never come across any of the organisation's fatwa compilations (Hosen 2004a).

At a time when Indonesia's largest Islamic organisations are struggling to disseminate their fatwa effectively even to their own members, the internet is changing the way in which Indonesian Muslims seek religious guidance. The burgeoning Islamic cyber-environment is enabling Muslims to interact with each other and access and distribute information on Islam globally. The 'e-fatwa' provided by online religious scholars are giving Indonesian Muslims access to an array of alternative Islamic

opinions and interpretations other than those of the mainstream organisations.

Bunt (2003) has examined these issues in a book surveying the principal English-language Islamic websites. He provides a detailed description of the 'Islamic internet' and gives a flavour of its content. Although he mentions several Indonesian Islamic websites, he does not focus specifically on online fatwa in Indonesia.

Lim (2005: vii) examines 'the role of the Internet in Indonesia in disseminating the message of radical fundamentalist Islamic groups and, in particular, their anti-Americanism'. According to her, the internet serves as a key tool of self-definition and collective action for these groups. Her study is a fascinating read and gives a snapshot of the rapidly changing online community. But like Bunt, she does not address the issue of e-fatwa in Indonesia.

I seek to fill this gap in the literature by analysing online fatwa in Indonesia. First, I examine why this new phenomenon is important to an understanding of Islam in Indonesia. Second, I discuss why online fatwa are both lauded and loathed for their unconventional methods and interpretations of sharia. The merit—or defect—of this medium is that it allows almost anyone to set themselves up as an authority, make pronouncements and issue fatwa. I argue that the traditional code of 'etiquette for a *mufti*' (*adab al-mufti*) in Islamic legal theory should be adjusted to accommodate the development of online fatwa. I take the view that, despite their popularity, online fatwa will not replace the traditional form of fatwa issuance—mainly because most Indonesians in village areas do not have access to the internet and are unlikely to do so for many years to come. In this sense, traditional *kiai* and internet *kiai* should continue to complement each other's strengths.

## 1 ANSWERS AT YOUR FINGERTIPS

More and more urban Indonesians are using the internet to email family and friends, advertise products and conduct business. Recent statistics in *Digital Review of Asia Pacific* indicate that Indonesia has approximately 4 million internet users and 600,000 internet subscribers (APDIP et al. 2008). Despite a range of problems, such as slow access speeds and poor internet infrastructure, the number of users continues to grow apace. It is predicted that by 2015, 50 per cent of Indonesians will use the internet.[2]

2 See <http://www.apjii.or.id/dokumentasi/statistik.php?lang=ind>, accessed 25 August 2007.

The emergence of internet cafes in 1996 was a milestone in internet accessibility for Indonesians. Today, it is estimated that the country's 1,500-odd internet cafes carry 60–70 per cent of all internet traffic. Ranging in size from a single stall in a remote village to an entire corner of a busy McDonald's outlet in Jakarta, internet cafes offer a popular means of logging on in Indonesia. The cellular phone industry may soon provide another way for Indonesians to access the internet, in the process leapfrogging traditional telephony. New third-generation (3G) technology is already marrying phone, internet and other services, and has the potential to provide internet access throughout the country. Indonesia is certainly joining the information superhighway.

Muslim internet users seeking religious advice can access one of the established Islamic organisations' websites or click onto other websites offering such services. Users post a wide range of questions on these sites. For example, should ancient statues be destroyed or preserved? Should women be allowed to drive, work and travel without permission from their fathers or husbands? Are boys and girls allowed to attend school together? Is it permissible to buy insurance, wear a sports jersey with a (Christian) cross on it, shake hands with a non-Muslim, take photos, view family photographs? What are the requirements for meat to be permissible (*halal*), and are products such as Coca Cola and Johnnie Walker *halal*? Muslims who do not want to restrict their search for answers to the website of a particular organisation can type their questions into Google. They can then choose from a smorgasbord of answers offered by many different Islamic organisations.

While Google provides a staggering array of options for fatwa seekers, in Indonesia access is confined mainly to urban-dwelling Muslims. Singapore's prime minister, Lee Hsien Loong, introduced a policy under which Singaporeans would enjoy free wireless broadband for two years from January 2007. Under a major new public–private partnership, it is expected that the entire city will have wireless access by 2015.[3] In contrast, Indonesia is struggling to provide any kind of internet access to its vast and widespread rural population. It will be a long time before the wonders of Google have any meaningful impact in rural Indonesia. In the meantime online fatwa will be a complement to, not a substitute for, the more traditional forms of fatwa giving.

Most of the websites offering online fatwa favour a question and answer format, where guidance is provided by a particular *imam*, or sometimes by a team of religious scholars. Some of the sites have built up substantial, searchable databases covering just about every imagina-

3 See <http://www.wi-fiplanet.com/columns/article.php/3626716>, accessed 6 February 2008.

ble topic, including faith, ritual, politics, economics, the environment, women, medical matters and internal Muslim affairs (Šisler 2006).

Muslims choose to ask their questions online for a number of reasons. To begin with, the new generation of Muslims find it hard to identify with the traditional methods of transmitting Islamic knowledge and are seeking new ways of adapting Islamic law to daily life. The internet is one way for them to navigate the divide between the normative orders preaching traditional Islamic values and the demands of secular modernity. This new generation consists mainly of middle-class, relatively well-educated, urban-based Indonesians who have not attended a religious school. They seek Islamic guidance that is instant, fresh, pragmatic and, most importantly, easy to access. In stark contrast, people in rural areas still travel from their villages to find a respected *kiai* from whom they can request advice. These traditional *kiai*—some of whom have had no formal education but have nevertheless committed the Qur'an and Hadith to memory—sit face to face with their questioners and give their rulings. Their legal opinions usually address issues pertaining to daily village life, and often have a unique application to the parties concerned.

The internet gives people in urban areas an extra tool to quickly access the information they need. The nature of the internet permits anonymity, giving questioners the opportunity to pose private or controversial questions without fear of being identified. These online fatwa potentially have a broad application to all those users who find themselves in a similar position to the questioner. This increases the likelihood that online fatwa will be cited across space and time.

In contrast, the procedure for obtaining a fatwa from Islamic organisations such as NU, Muhammadiyah and MUI can be quite slow. For instance, the MUI Fatwa Committee has a special team that reads letters from fatwa seekers and decides whether the questions should be brought before the central committee or referred to a regional or provincial branch. If the team thinks that the question is not of national relevance, then it will pass the matter on to one of its regional fatwa-giving bodies. Alternatively, the team can answer the question directly itself, without taking it to the full committee (Hosen 2004a).

NU's fatwa-giving process begins with a formal question at the village level, either to a particular *ulama* or to the organisation as a whole. If the inquiry can be answered at the village level, then the case is decided then and there. If it cannot, then the question will be sent to progressively higher levels of the organisation until an authoritative answer can be found. This process may eventually lead to a question being dealt with at the national level. Alternatively, a question can be lodged directly with NU's Supreme Council, the Syuriah, which can either answer it or distribute it to its branches for discussion (Hosen 2004b).

This rather formal and complicated bureaucratic procedure stands in contrast to online fatwa, which are a much quicker and easier way of obtaining answers. Muslims can just surf and click to request or read fatwa from a variety of websites, then pick their preferred interpretation of sharia or choose the answer that best suits their own situation. In the discourse of Islamic legal theory, such an approach involves selection (*takhayyur*) and combination (*talfiq*), allowing the adoption of views from different schools of legal thought (*mazhab*)[4] and jurists. In order to select or combine views from the different schools, one first needs to obtain the relevant information from the various jurists (al-Zuhayli 1986). The internet makes it easy for Muslims to locate these opinions and formulate their own hybrid answers to address particular cases.

## 2 FATWA SHOPPING

The process of searching Islamic websites for suitable religious opinions can be called 'fatwa shopping'. To the extent that fatwa are contestable, dissatisfied questioners may approach another scholar for a second (or even a third or fourth) opinion until they get the one they want. Some scholars, too, like to go shopping for fatwa that vindicate their own positions. Potentially, this opens the way for all sorts of new and alternative interpretations of Islam alongside the more traditional ones. It has the potential to open the eyes of Muslims who are entrenched in their own local brands of Islam to the diversity of their religion in its global form.

Some Muslims view diversity as part of the rich tapestry of religious experience. They cite the norms of Islamic law that allow different decisions reached through independent interpretation of the legal sources (*ijtihad*) to co-exist; that is, '*ijtihad* is not reversible' (*al-ijtihad la yunqad*)[5] and 'the differences of opinion among my community are a [sign of]

4 There are four main *mazhab* in Sunni Islam: Shafi'i, Maliki, Hanafi and Hanbali. They are distinguished from each other by their different methods of jurisprudential reasoning. More information on the schools of Islamic law can be found in Madkur (1974).

5 This means that the ruling of one scholar arrived at by means of *ijtihad* is not reversed by the ruling of another scholar also reached through *ijtihad*, in the absence of a clear text from the Qur'an or Hadith to determine the issue, and provided that neither decision violates any of the rules governing the propriety of *ijtihad*. Thus, the two decisions have equal authority. This legal maxim is important, because there are sometimes many fatwa covering the same case—including some issued by the national and provincial branches of the same organisation. Both MUI and NU explicitly recognise the principle that '*ijtihad* is not reversible', indicating an element of democracy and tolerance in these organisations towards other opinions.

God's Grace and Mercy' (*ikhtilaf ummati rahmah*) (Sarhan 1987). If differences of opinion operate in a healthy framework, they can enrich the mind and stimulate intellectual development. They can help to expand the perspectives of Muslims and make them look at problems and issues in their wider and deeper ramifications, and with greater precision and thoroughness. But other Muslims, of course, insist that there is only one correct way to do things.

The merit (or defect, depending on your point of view) of online fatwa is that they allow almost anyone to set themselves up as an authority and issue legal opinions. This may be democratic, but it also leads to information anarchy. In other words, the consequence of anyone and everyone being able to issue fatwa on the internet is that quality assurance is minimal. Some fatwa givers do take the time to check their references, but many do not. Add to this the mix of opinion, news, hoaxes and speculation that arrives via bloggers, open forums and comment threads, and it becomes even more difficult to know what information is credible and what is not. In the absence of a formal framework for deciding who can become an internet *mufti*, it is very hard to stop people from declaring themselves to be 'scholars'.

It takes many years of study for a traditional scholar to acquire the learning and status to be widely recognised as a *mufti*, let alone acquire the exalted status of a *mujtahid*. The issue of authority is important for both online and more traditional forms of fatwa, and is a common topic of discussion among Muslims (Caeiro 2003). Most scholars in Islamic legal theory would like to limit the practice of issuing fatwa to those who have specialised in study of the Qur'an, Hadith and classical Islamic law (*fiqh*). They point out that a large part of the persuasive power of fatwa is due to the authority of scholars such as these (Šisler 2006). But other observers assert that interpretation of the texts should not be confined to the traditional Islamic legal scholars. From their standpoint, online fatwa givers are a legitimate alternative to traditional Islamic scholars, even if this means that the boundary between scholars and non-scholars becomes blurred.

The issue of authority leads us into the long-running debate about whether an *ulama* who has met the conditions to undertake *ijtihad* may do so in all fields of jurisprudence, or only the ones in which he or she has specialist knowledge. According to Kamali (1991), the majority of *ulama* believe that once a scholar has fulfilled the conditions to practise *ijtihad*, that person should be qualified to practise it in all areas of sharia. According to this view, the intellectual ability and competence of a *mujtahid* cannot be divided into compartments, and the *mujtahid* should be just as free to offer judgments on matrimonial law as on devotional matters (*ibadah*). In other words, *ijtihad* is indivisible.

However, al-Zuhayli (1986) states that this view is held by only a minority of *ulama*, not the majority claimed by Kamali. Together with *ulama* from the Maliki, Hanbali and Zahiri schools, he holds that *ijtihad* is and should be divisible. This view is supported by a number of prominent *ulama*, including Abu al-Husayn al-Basri, al-Mawardi, al-Ghazali and Ibn al-Humam. Al-Ghazali, for example, observes that a person may be particularly learned in analogy (*qiyas*), and should be able to practise *ijtihad* in the form of analogy even if not an expert on Hadith (al-Ghazali n.d.). Not even the most knowledgeable of *ulama* are experts in every sharia discipline; if this were a requirement for an *ulama* to practise *ijtihad*, then most *ulama* would fail the test, imposing heavy restrictions on *ijtihad*. According to al-Ghazali, Imam Malik was asked 40 questions but was only able to respond to four, replying 'I don't know' to the others (al-Ghazali n.d.). In spite of this, there can be no doubt about Malik's competence as a fully fledged scholar.

The view that scholars should confine the scope of their *ijtihad* to their own areas of specialisation is perhaps more suited to the modern era. Kamali expresses the following position on this issue:

> One might add here that in modern times, in view of the sheer bulk of information and the more rapid pace of its growth, specialisation in any major area of knowledge would seem to hold the key to originality and creative *ijtihad*. Divisibility of *ijtihad* would thus seem to be in greater harmony with the conditions of research in modern times. By way of a postscript, one might also remark that the classification of *Mujtahids* into various ranks, such as *Mujtahids* in a particular school or on particular issues, takes for granted the idea that *ijtihad* is divisible (Kamali 1991).

It appears, therefore, that the divisibility (*tajzi`a*) of *ijtihad* is recognised as lawful, and thus that a limited knowledge of Islamic legal theory is sufficient to allow a jurist to practice *ijtihad* in an individual case. This suggests that if someone wants to practise *ijtihad* in one area, such as criminal law, or in just a single case—the *hajj*, say, or Islamic banking—he or she need not fulfil all the conditions to become a *mujtahid*. The person is required to have a knowledge only of the methodological principles and textual material required to solve a particular problem.

In practice, anyone can set up a '*mufti* website' and issue fatwa on 'hot' topics such as gay marriage, drinking alcohol, sex before marriage and so on. Individuals who lack the long and demanding education normally required of an *ulama* are able to establish counselling sites for their peers if their answers are sufficiently valid and convincing. Based on the preceding discussion of the divisibility of *ijtihad* and the fact that there are literally hundreds of internet sites offering religious and legal content to a wide variety of Islamic audiences, it might seem that Islam now has many *mujtahid*. But in reality, very few internet fatwa givers lay claim to

this title, preferring to call themselves *mufti* or perhaps *kiai*. Although both a *mufti* and a *mujtahid* are able to perform *ijtihad*, most Muslims recognise that a *mujtahid* occupies the higher position. Indeed, some maintain that this title should refer only to the *imam* of the various *mazhab*, in particular Abu Hanifah, Malik, Syafi'i and Ahmad bin Hanbal. According to this view, it would be presumptuous indeed for any of today's scholars to lay claim to being a *mujtahid*.

What are the criteria for becoming a *mufti*? A *mufti* must an adult, a Muslim, a jurist, trusted, reliable, free of sinful traits and character defects, sound of mind, firm in thought, correct in behaviour and alert. Women, slaves and people who are blind or dumb can become *mufti* (Tyan 1965: 866). However, a North African *mufti* has stated simply that anyone who is sufficiently learned and recognised for their religious sentiments may issue a fatwa (Masud, Messick and Powers 1996: 8–18).

This leads us to the distinction between an independent *mufti* and a non-independent *mufti* in explaining the issue of authority in the internet world. Whereas an independent *mufti* interprets directly from the sacredly constituted original sources (the Qur'an and Hadith), a non-independent *mufti* works from the humanly authored texts of the school founders and leading disciples. In responding to questions about Islamic law, an independent *mufti* may arrive at opinions that are recognised as being original, while a non-independent *mufti* either selects from, or simply transmits, existing opinions. From my own observations, I would say that Yusuf al-Qaradawi and Wahbah al-Zuhayli fall into the category of independent *mufti*, while the fatwa givers on the Indonesian Islamic websites Isnet, Pesantren Virtual, Syariah Online and Era Muslim fall into the category of non-independent *mufti*.[6]

## 3 SOME PROBLEMS

The diversity of opinion found on the internet could act as a force for reform within Islam, particularly by reducing dependence on the 'old' methodology, which is a product of the sociological structure of classical and medieval Muslim societies. Online fatwa can be seen as a tool not only for Indonesian Muslims to examine whether certain beliefs and practices of the Islamic community are congruent with the principles of Islamic law, but also for Indonesian society to adjust to internal and external social, political and economic change.

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6 See <http://www.qaradawi.net>; <http://www.zuhayli.net>; <http://www.isnet.org>; <http://www.pesantrenvirtual.com>; <http://www.syariahonline.com>; and <http://www.eramuslim.com/ustadz/>.

On the other hand, online fatwa also have the potential to be used as a method to spread authoritarian ideas among Muslims. In this context, Lim (2005: 36) has observed that:

> Supported by the power of Internet networking, just a handful of Internet users who want to convince others of a global conspiracy against Islam can easily disseminate and share their belief and resistance identity to millions of other Indonesian users. For Indonesian cyber-audiences, these people are 'virtually' more powerful than CNN or BBC.

At a time when online fatwa are still a relatively new concept, it is not clear whether they will stimulate new thinking among Indonesian Muslims, particularly regarding the successful reconciliation of Islam and modernity, or simply reinforce old prejudices. At the end of the day, it is the market that will determine the fate of online fatwa.

At present, it seems that having an attractive and effective website is more important than having formal religious training or a recognised chain of transmission of knowledge, thus displacing the boundaries of legitimate interpretation. This notion is reinforced by the low visibility in cyberspace of established Islamic organisations like NU, Muhammadiyah and MUI, compared with the success of previously unknown and often anonymous cyber-*mufti*. But these organisations must take some of the blame for this themselves: they do not provide question and answer sections; their websites are not attractively presented; and there is little opportunity for interactive communication between them and their online users.

However, market is not our only concern here. Human Rights Watch has issued a report surveying the policies of governments in the Middle East and North Africa affecting the rights of persons to receive and impart information through the internet. Many of these governments are attempting to control the communication and information media. For instance, Saudi Arabia is busy blocking internet access, including to Muslim sites considered 'dissident'. According to Human Rights Watch (1999):

> Saudi Arabia, Yemen, and the United Arab Emirates impose censorship via proxy servers, devices that are interposed between the end-user and the Internet in order to filter and block specified content. In many countries, including Jordan, taxation and telecommunications policies keep Internet accounts quite costly and thus beyond the means of many—whether or not this is the objective of these policies. Tunisia has enacted the region's most detailed Internet-specific legislation, which is in large part designed to ensure that online speech does not escape the government's tough controls on critical speech in other media. In the majority of countries where Internet-specific laws have not been enacted, legal or de facto constraints on freedom of speech and of the press have a chilling effect on what is expressed online, especially in public forums like open bulletin boards and 'chat-rooms'.

Some Middle Eastern governments consider fatwa shopping 'dangerous' in the sense that it allows Muslims to access information or opinions that do not support the doctrine of the official state *mazhab*. Also, the internet allows the government's critics to question the authority of the state *mufti*, who may be accused of supporting government policy and allowing their fatwa to be influenced by the political situation. Dar al-Ifta in Egypt, for example, has been the target of such allegations (Skovgaard-Petersen 1997).

The point I wish to make is that online fatwa are influenced by the relationship between state and society. That is, at the same time that societies are benefiting from the provision of free information via the internet, governments are filtering and blocking content.

Indonesian Muslims living in Western countries find they have a special need for the advice offered by online religious forums. Often they are reluctant to consult their local *imam*, who is usually a person of Middle Eastern or South Asian background. As well as coming from a different culture, the *imam* is likely to take a different approach to issuing fatwa. Whereas the majority of Indonesian Muslims follow the Syafi'i school of Islam, for example, the *imam* may answer questions using the approach of the Hanafi or Wahhabi schools, which have a wide following in the Middle East.

But relying on Indonesian Islamic websites for religious advice can also be problematic for expatriates, because the scholars who answer their questions may know very little about Western ways of life. This becomes a problem in particular when the online *mufti* are trying to answer questions that require an understanding of life and social interactions in Western society. For instance, when asked about the Western custom of saying 'Merry Christmas', some *mufti* treat it as a theological battle between Islam and Christianity rather than just a cultural practice.[7] Among those representing the latter view are Yusuf al-Qaradawi (2001), Quraish Shihab (1996) and the *mufti* at the European Council for Fatwa and Research (ECFR),[8] who take the view that it is permissible for Muslims to greet Christians at Christmas. For example, Sheikh Mustafa Ahmad al-Zarqa, the author of *al-Fiqh al-Islami fi Tsaubihi al-Jadid* [Islamic Law in Its New Form] (1967), is quoted by IslamOnline as saying that:

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7 See the fatwa on this issue from Syariah Online, <http://www.syariahonline.com/new_index.php/id/1/cn/24458>, dated 2006, accessed 25 August 2007.

8 ECFR is a Dublin-based private foundation founded in London in 1997 at the initiative of the Federation of Islamic Organizations in Europe. It is a largely self-selected body composed of Islamic scholars and presided over by world-renowned scholar Sheikh Yusuf al-Qaradawi (see Caeiro, forthcoming).

> When Muslims greet their Christian acquaintances for Christmas, in my opinion, it is by way of compliment and keeping good relations with them. It is not prohibited in Islam to make these acts of compliment and friendliness, especially because Christ is one of the great Messengers of Allah according to our Islamic creed. Thus, he is revered in our religion too, but the Christians exaggerate in revering him and believe that he is Allah, Glorified is He and Exalted above what they say.
>
> Whoever thinks that wishing Christians a merry Christmas is unlawful because it has to do with their belief in Christ's divinity is wrong, as there is no connection between this compliment and the details of their creed and their excessiveness in it.[9]

## 4 CONCLUDING REMARKS

The remarkable popularity of online fatwa indicates the need to revise the traditional doctrine on the etiquette of the *mufti* (*adab al-mufti*) to cope with the rise of online *mufti*. The *adab al-mufti* treatises of Ibn al-Salah (1181–1245) and al-Nawawi (1234–1277) set out the basic identity of the *mufti*, the formal requirements of the position, and the character of the interpretative relationship between *mufti* and questioner.

To avoid forgery and legal stratagem and ensure the authority of the fatwa text, al-Salah and al-Nawawi advise *mufti* to use a single sheet of paper, writing in the margins if necessary, and to use the same pen throughout (Masud, Messick and Powers 1996). Ibn al-Salah goes further in suggesting that the *mufti* should not write the answer on the same piece of paper submitted by the fatwa seeker if he thinks the answer will not be palatable to the latter (Caeiro 2006). Clearly, recommendations such as these assume the written, paper-based form to be the norm for issuing fatwa. Although this is no longer the case in the digital age, the spirit of such recommendations (to avoid forgery and legal stratagem) continues to be highly relevant given the vulnerability of the internet.

Ibn al-Salah also says that fatwa seekers should not contest the authority of the *mufti*, although they are entitled to ask for an explanation of the reasoning underlying the fatwa. On the other hand, the *mufti* is not compelled to disclose the method of reasoning, and should not include the underlying logic in the fatwa unless it is a very short textual proof (Caeiro 2006). Al-Salah's recommendation does not fit well with the modern imperative to explain the evidence, method and logic behind every fatwa. Today's more sceptical Muslims are reluctant to accept a judgment without knowing the source, especially when the internet makes it so

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9 See <http://www.islamonline.net/servlet/Satellite?pagename=IslamOnline-English-Ask_Scholar/FatwaE/FatwaE&cid=1165994048624>, dated 24 December 2006, accessed 28 September 2007.

quick and easy for them to get the information they need. Lack of evidence and an improper method would ruin the authority and reputation of a modern *mufti.*

I believe that Muslim scholars should give urgent consideration to the need to publish a modern book on etiquette for the online *mufti*, to address some of the problems discussed above. This would not mean abandoning the traditional treatises, whose normative position remains relevant even in the internet era. For instance, they suggest that a *mufti* should have a deep understanding of the sayings of the Prophet: 'the most reckless of you in issuing fatwa is the most sure to go to hell' (narrated by al-Darimi [1987], Hadith No. 152). This would suggest that the issuance of fatwa is an extremely serious business. God Himself has warned Muslim scholars against falsehood:

> And speak not, concerning that which your own tongues qualify (as clean or unclean), the falsehood: 'This is lawful, and this is forbidden', so that ye invent a lie against Allah. Lo! Those who invent a lie against Allah will not succeed. (Q16: 116)

On a final note, I recall a story in one of the classical texts in which the pen of Imam al-Rafi'i (d. 1226), and the fingers of Imam al-Nawawi, are described as being 'full of light'. This story shows how highly these *ulama* were regarded by the traditional Islamic legal scholars. I imagine that when today's online *mufti* sit down to type their fatwa and upload them to their websites, they may regard their computer screens as being 'full of light'.

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# 10 REGIONAL SHARIA REGULATIONS IN INDONESIA: ANOMALY OR SYMPTOM?

*Robin Bush*

## 1 INTRODUCTION

Indonesia is often cited as the best example of a thriving and continually maturing democracy in Southeast Asia.[1] However, the phenomenon of regionally based legislation linked to religious teachings, which in some instances curtails the democratic freedoms of citizens, appears to be an exception to the overall picture of reform. Despite the encouraging developments of a remarkably free press, successful elections at both the national and regional levels, and significant reforms of the judiciary, good governance remains a challenge for Indonesia. For instance, corruption, while improving, is still a significant problem; a lumbering and inefficient civil service structure impedes efforts to improve effective governance; and economic growth is barely making a dent on poverty (Ramage 2007). As we ponder the issue of sharia-related regional legislation, we need to consider whether such legislation is an anomaly in an otherwise thriving democracy or, rather, an unsurprising symptom of low governance capacity.

The appearance of sharia-related bylaws appears to be linked to the devolution of legislative authority to the districts/municipalities (*kabupaten/kota*) and provinces as part of the overall process of decentralisation in Indonesia; while the formalisation of Islamic law in Indo-

1 In fact, Indonesia is the only country in Southeast Asia that Freedom House categorised as 'free' (as opposed to 'partially free' or 'not free') in 2007 (http://freedomhouse.org/template.cfm?page=363&year=2007, accessed 23 August 2007).

nesia has been rejected at the national level time and time again, there appears to be an increasing number of districts, municipalities and provinces passing regional regulations (*perda*) that are said to be influenced by sharia.[2] These regulations are frequently referred to in Indonesia as sharia-influenced regional regulations (*perda syariah Islam*). However, the many problems with that label include the fact that not all of the religion-related regulations seek to support the implementation of sharia. One such draft regulation in the Christian area of Manokwari, Papua, for example, actually seeks to restrict the building of mosques and the wearing of Muslim headscarves.[3] A second problem is that not all of the *perda* relate to Islam, as we shall see shortly. For the purposes of this chapter, I will refer to the *perda* as 'religion-influenced regional regulations', although, as we shall see, even this is not entirely accurate.

Whatever one chooses to call them, the regulations inspire strong feelings for a number of reasons: they raise constitutional issues (the central government's regional autonomy laws stipulate that religion is to remain the jurisdiction of the Ministry of Religious Affairs); they raise issues of discrimination (minority groups and women's activists claim that many of the regulations discriminate against non-Muslims and unfairly restrict women's activities); and they raise governance issues (many proponents of the regulations say that they are a necessary response to an ineffective legal, judicial and law enforcement apparatus). Because the regulations garner such a strong public response, political leaders often make public statements either for or against the regulations, seeking to ride the tide of public concern. It is notable, however, that the recent public statements on this subject have been more negative than positive. For example, on the same day in August 2007, no less a person than Vice-President Jusuf Kalla declared that '*Perda syariah* are insulting to Islam, [insulting] to God, and offend the *ulama*', while the speaker of the People's Consultative Assembly (MPR), Hidayat Nur Wahid, said that 'demands to implement sharia … should not refer to the implementation of Islamic law, but instead focus on moral enhancement'.[4] This sentiment against *perda syariah*, particularly from two public officials who had previously been sympathetic to them, is significant and may indicate that the tide of sup-

2 See the entire issue of *Tashwirul Afkar* (Vol. 20, 2006), devoted to 'Perda Syari'at Islam: Menuai Makna' [Islamic Sharia Regulations: Analysing Meaning], as well as Nashir (2007), Salim (2007) and many news articles on the subject.

3 'Raperda Kota Injil Jangan Memecah Bangsa' [Bill on Bible City: Don't Divide the Nation], *Republika*, 30 March 2007.

4 'Wapres: Perda Syariat Rendahkan Derajat Islam' [Vice President: Sharia Regulations Lower the Dignity of Islam], *Suara Karya*, 30 August 2007; 'Sharia Should Stress Morals, Not Law: Hidayat', *Jakarta Post*, 30 August 2007.

port for such regulations is turning. This point will be discussed in more detail later in the chapter.

In order to better understand the driving forces behind the bylaws, it is necessary to have a closer look at the phenomenon itself. While there is no comprehensive database cataloguing all of the regional regulations, my own count compiled from various sources results in a total of 78 *perda* in 52 of Indonesia's 470 districts and municipalities.[5] This does not include draft or proposed legislation (*raperda*) or edicts and implementing regulations issued by district heads (*bupati*) and mayors (*walikota*), but it does include the implementing regulations (*qanun*) in Aceh.

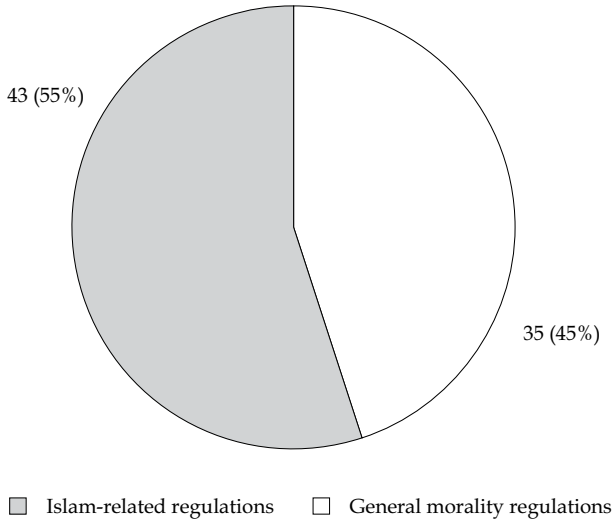
These regulations can be divided into several quite distinct categories, some of which have little to do with sharia. Salim proposes three categories: (1) *perda* relating to public order and social problems such as prostitution, gambling and alcohol consumption; (2) those relating to religious skills and obligations such as reading the Qur'an and paying the religious tax (*zakat*); and (3) those relating to religious symbolism, primarily the wearing of Muslim clothing (Salim 2007: 126). Only the latter two categories can be said to be directly linked to Islamic teachings; the first concerns matters that can be said to reflect the moral teachings of most religions and the majority of Indonesian society.

Of the 78 regulations currently on the books in Indonesia, 35 (45 per cent) fall into the first category of 'morality' regulations (Figure 10.1). Often referred to as anti-vice regulations (*perda anti-maksiat*), they target prostitution, gambling, the sale of alcoholic beverages and so on. For example, Perda No. 5/2004 restricts the consumption and sale of liquor in Tasikmalaya; Perda No. 21/2000 outlaws prostitution in Cianjur; and Qanun 13/2003 prohibits gambling in Aceh.

Of the remaining 43 regulations that could be considered to be linked directly to Islamic teachings or sharia, 14 (33 per cent) require civil servants, students or in some cases just Muslims in general to wear Muslim clothing, usually defined as wearing a head covering (*jilbab*) for women, and the light cotton garments known as *baju koko* for men (Figure 10.2). The content of such regulations varies widely from district to district. For

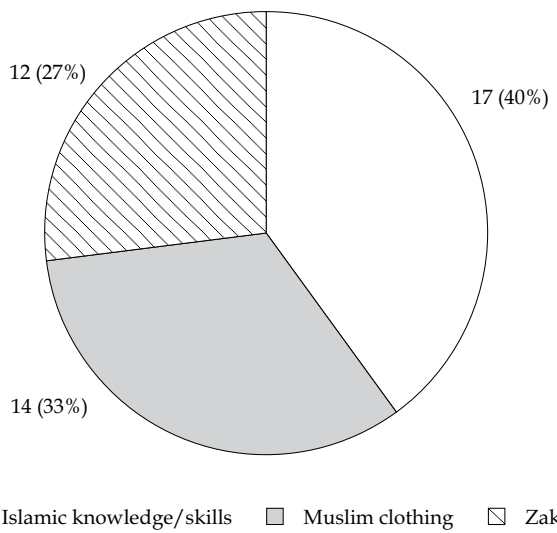
5 This is a fairly informal compilation; it is by no means comprehensive or even fully verified on a case-by-case or district-by-district basis. The numbers, percentages and ratios given in this chapter are meant to be indicative of comparative relationships rather than accurate or precise numbers in and of themselves. The data compiled here are drawn from the following sources: Salim (2007: 128–9); *Tashwirul Afkar* (Vol. 20, 2006: 142–6); the Wahid Institute database, accessed in person in the institute's Jakarta office and through its website (www.wahidinstitute.org); and the Law Reform Division of the National Commission on Violence Against Women (Divisi Reformasi Hukum, Komnas Perempuan).

*Figure 10.1 Religion-influenced Regional Regulations by Type of Regulation*




*Source:* Salim (2007: 128–9); *Tashwirul Afkar*, Vol. 20, 2006, pp. 142–6; Wahid Institute database; Komnas Perempuan; interviews.

*Figure 10.2 Islam-related Regional Regulations by Content of Regulation*




*Source:* Salim (2007: 128–9); *Tashwirul Afkar*, Vol. 20, 2006, pp. 142–6; Wahid Institute database; Komnas Perempuan; interviews.

example, in Banjarmasin, South Kalimantan, Muslim civil servants are required to wear the *jilbab* and *baju koko* on Fridays (Perda No. 8/2005); in Enrekang, South Sulawesi, Muslim civil servants and students must wear Muslim clothing every day (Perda No. 10/2005), with those who do not comply listed as absent on that day; and in Bulukumba, South Sulawesi, all women (whether Muslim or not) must wear the *jilbab* in order to access local government services (Perda No. 5/2003).

Another 17 (40 per cent) of the regulations require schoolchildren, university applicants, couples seeking to get married and civil servants to demonstrate their ability to read the Qur'an (Figure 10.2). In Maros, South Sulawesi, students have to submit a certificate indicating their ability to read the Qur'an before they can proceed to the next academic level (Perda No. 15/2004). In Sawahlunto, West Sumatra, couples must show that they can read the Qur'an before receiving a marriage licence (Perda No. 1/2003).

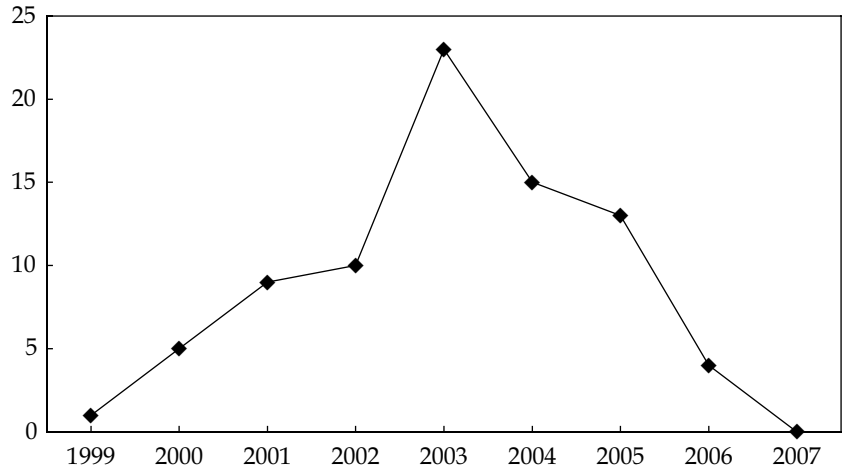
Twelve (27 per cent) of the Islam-related regulations seek to manage *zakat* (Figure 10.2). In Dompu, Sumbawa, this has involved the creation of a body comprised of local branch heads of the Indonesian Council of Ulama (MUI), *ulama* and local government officials to collect *zakat*; distribution is at the sole discretion of the *bupati*.

In addition to differentiating between the types of regional regulations, it is also useful to talk about trends and directions. With 23 religion-influenced regulations issued in 2003, 15 in 2004, five in 2006 and none in 2007, it seems that the peak of the phenomenon may well have passed (Figure 10.3). But despite the sharp downturn in the enactment of new religion-influenced regulations since 2003, public discourse on the issue has, conversely, increased. International interest—by both the media and academics—was very high in 2006 and 2007. Domestic attention has followed a similar pattern, especially since the controversial decision to revive a New Order bill on pornography.

In late 2005, at the instigation of MUI, the Indonesian parliament (DPR) established a legislative committee to review a draft bill on pornography and pornographic activities (*pornoaksi*) first formulated by the Ministry of Religious Affairs in the late New Order period. The scope of these pornographic activities was potentially quite broad, encompassing such things as ethnic and contemporary dance and the wearing of provocative clothing. The bill spawned much controversy throughout 2006 because of fears that it would outlaw expressions of local ethnicity and reduce Indonesia's diversity to an Islam-influenced dress code. As a result, the bill remains 'under discussion' to the present date.[6] In the

6 For an excellent account of the issues surrounding the bill, see Salim (2007: 122–6). As of January 2008, the bill was still under discussion in committee,

*Figure 10.3 Religion-influenced Regional Regulations Issued Each Year, 1999–2007 (no.)*




*Source:* Salim (2007: 128–9); *Tashwirul Afkar*, Vol. 20, 2006, pp. 142–6; Wahid Institute database; Komnas Perempuan; interviews.

midst of the swirling controversy surrounding the bill, in February 2006 public order officers in Tangerang, West Java, arrested a waitress and wife of a civil servant as she waited by the roadside for a bus to take her home after work. She spent three days in prison on a charge of prostitution and lewd behavior, based on Perda No. 8/2005, under which mere suspicion or 'appearance' of being a prostitute was sufficient grounds for arrest.[7]

Following this now infamous 'Tangerang incident', activists took to the streets and made several attempts to sue the mayor for defamation of character. When these failed, the Supreme Court was asked to consider carrying out a judicial review of the Tangerang regulation against prostitution. In April 2007, in a verdict that has attracted surprisingly little

despite having undergone many changes. Perhaps one of the most significant was the change in the definition of a 'child' to raise the cut-off age to 18 (consistent with other Indonesian laws), rather than 12 as stipulated in the original bill. A second change was the elimination of the *pornoaksi* category in response to pressure from women's groups, though it was later returned to some sections of the bill. The latest draft is much less controversial, in the sense that many of the provisions banning ethnic dress and customs in the original bill have been omitted from the revised bill.

7 'Perempuan, Perda, dan Domestikasi' [Women, Local Regulations and Domestication], *Kompas*, 4 March 2006.

attention, the Supreme Court rejected this request on the basis that the city government had followed all correct procedures in drawing up the regulation. As the municipality had a right to produce such regulations, the court opined, there was no basis for a judicial review of the content of the law.[8] The women's groups and NGOs that had backed the case were disappointed with this decision, believing that the court should have considered not just the procedural issues of the formation of the regulation, but also its content.

In June 2006, 56 parliamentarians signed a petition asking President Susilo Bambang Yudhoyono to revoke sharia-inspired bylaws on the basis that they were unconstitutional and not consistent with Pancasila, the state ideology. This move was led by Constant Ponggawa of the Christian-based Prosperous Peace Party (PDS) and Nusron Wahid of Golkar; the petition was signed by legislators from the Indonesian Democratic Party of Struggle (PDI-P), the Democratic Party (PD) and the National Awakening Party (PKB).[9] Shortly afterwards, 134 legislators from the National Mandate Party (PAN), the United Development Party (PPP), the Prosperity and Justice Party (PKS) and the Crescent and Star Party (PBB) lodged a formal objection to the petition.[10] They argued that sharia legislation was an effective means of combating gambling, alcoholism and prostitution.

The impasse lasted only for a couple of weeks before the two groups agreed to disagree. Nevertheless, the debate that erupted in the DPR over the issue of *perda syariah* was significant for a number of reasons. First, it was almost unprecedented for legislators to advocate publicly and openly against such regulations. Islamist[11] groups had been effective

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8 See 'MA tolak Permohonan Uji Materiil Perda Pelacuran Tangerang' [Supreme Court Rejects Request for Judicial Review of Tangerang Prostitution Regulation], <www.hukumonline.com>, dated 16 April 2007; and 'Crucial Issues Related to the CEDAW Convention', <http://www.iwraw-ap.org/resources/pdf/39_shadow_reports/Indonesia_SR_Komnas.pdf>, July 2007, both accessed 21 August 2007.

9 These parties are often categorised as 'nationalist' parties. While they include the NU-based PKB, for the most part they oppose an Islamist agenda.

10 These parties tend to be more favourably inclined towards an Islamist agenda. For a review of these events, see 'Legislators Take Stand against Sharia Laws', *Jakarta Post*, 14 June 2006: 2; 'Govt Waffles on Demand to Scrap Sharia Bylaws', *Jakarta Post*, 15 June 2006: 4; and 'Govt Told to Act Fast against Sharia Laws', *Jakarta Post*, 16 June 2006: 2.

11 For the purposes of this chapter, 'Islamism' denotes an effort to further Islamic politics or a political agenda in which Islam is the basis of the political and legal framework; this effort can be made through democratic channels and procedures or through non-democratic, even violent, means. The latter category can be considered 'militant Islamism'.

in casting any opposition to these laws as 'un-Islamic', a politically vulnerable position for a legislator to take. And second, it was indicative of the fact that, like many issues relating to Islam and the state, the debate was not between Muslims and non-Muslims, but primarily among Muslims themselves.

The range of opinion on the issue of the role of Islam in the state stretches from Abu Bakar Ba'asyir, head of the Indonesian Mujahidin Council (MMI), who has called for the establishment of an Islamic state in Indonesia, to Abdurrahman Wahid and Dawam Rahardjo, who insist that Islam should not be regulated by the state or formalised in a legal framework. Proponents of *perda syariah* often do so on the grounds that Indonesia is threatened with moral deterioration, and its citizens must be protected from vices like gambling and prostitution (Rumadi 2007). Another frequently heard argument is that secular democratic institutions such as the legal and judicial systems are corrupt and ineffective, and that Islamic law would be a better alternative. Meanwhile, those Muslims who oppose *perda syariah* usually do so on the grounds that they are discriminatory.[12] Women's groups in particular find that the anti-prostitution laws often contain language that restricts and penalises women while ignoring the male clients and brokers involved in the transaction.[13]

The lines drawn in the public discourse on the issue of religion-influenced regional regulations appear at first glance to mirror a superficial nationalist versus Islamist divide in political party politics. As mentioned above, the 56 legislators who sponsored the anti-*perda syariah* petition in the DPR all hailed from so-called nationalist parties (Golkar, PDI-P, PD and PKB), while the 134 legislators who responded in favour of the regulations predictably came from the Islamic and Islamist parties (PAN, PPP, PKS and PBB). However, this perception of pro- and anti-sharia alliances does not withstand closer scrutiny, particularly of the parties and politicians actually issuing religion-influenced regulations at the regional level. As has been noted by researchers at the Wahid Institute, the vast majority of the regulations have been issued by *bupati* or *walikota* from Golkar, PKB or even PDI-P.[14] For example, the mayor of Padang (who recently proposed a bill requiring all schoolgirls, Muslim and non-

12 See the arguments in 'Bersama Menolak Perda Diskriminatif' [Together Rejecting Discriminatory Local Regulations], *Nawala*, Wahid Institute Bulletin, No. 2, 2007.

13 See Mulia (2007) and 'Penyikapan Terhadap Perda-Perda Diskriminatif' [Responding to Discriminatory Regulations], press release, Komnas Perempuan, 20 June 2006: 5.

14 Interview with Rumadi, 22 August 2007.

Muslim, to wear headscarves), the mayor of Tangerang (of the infamous prostitution case) and the *bupati* of Bulukumba (who requires citizens to wear Islamic clothing if they wish to to access local government services) are all from Golkar.

Indonesian voters have been fairly consistent in their choices in national elections; since 1999, the portion of the vote garnered by Islamist parties has never reached even 25 per cent. In 1999 the Islamic and Islamist parties[15] together took 38 per cent of the vote, while the Islamist vote alone was 16 per cent. In 2004 the combined Islamic and Islamist vote was again 38 per cent, while the Islamist vote rose to 21 per cent owing to the gains made by PKS, which had campaigned on an anti-corruption platform. However, a little over halfway into the three-year process of directly electing almost 500 governors, district heads and mayors, it would seem that the electoral record is even less supportive of an Islamist agenda. Until June 2007, less than 8 per cent of direct local elections had been won by candidates hailing from an Islamic party (4.9 per cent) or a coalition of Islamic parties (2.7 per cent). The biggest winners thus far have been candidates from a coalition of Islamic and nationalist parties, at 37 per cent, followed closely by candidates from nationalist parties, at 33 per cent. Nationalist party coalitions won another 23 per cent of the vote (Figure 10.4).

So how can we explain the apparent absence of ideological consistency on the part of the parties and politicians pushing religion-influenced regional regulations? And how do we explain the fact that, despite the clear signal sent by Indonesian voters that they do not endorse an Islamist agenda, regional regulations that appear to support such an agenda are apparently seen by regional leaders as having political currency?

I believe that there are four key factors at play to varying degrees in different localities: (1) history and local culture; (2) corruption and the necessity to disguise or deflect attention from it; (3) local electoral politics; and (4) lack of technical governance capacity at the local level. It is my argument that, rather than a prevailing conservative or ideologically Islamist movement informing the emergence of these regulations, a more determinative factor is local politics and the local capacity for good governance.

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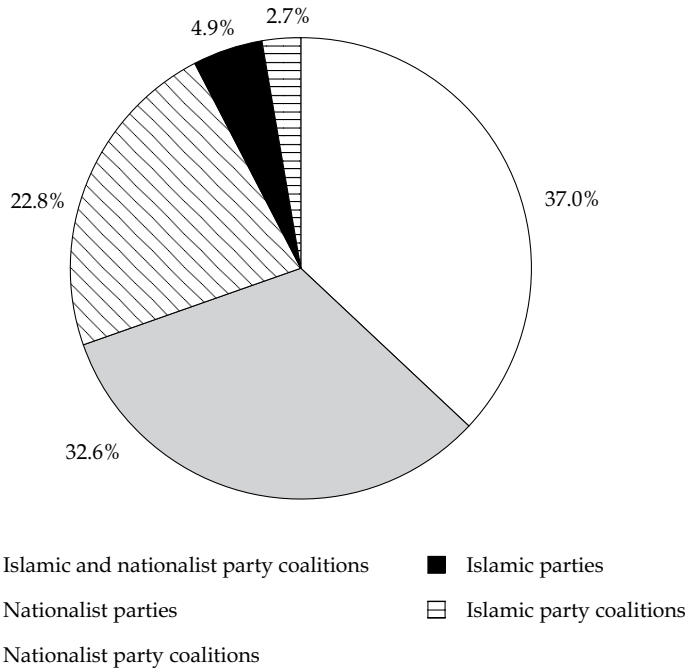
15 Islamic parties are parties in which the support base is visibly Islamic (for example, NU or Muhammadiyah affiliated) but which do not seek to further a particularly Islamic political agenda; Islamist parties are those that seek to establish a political and legal basis for Islam within society. Examples of the former are PKB and PAN; examples of the latter are PPP and PBB.

*Figure 10.4 Direct Local Election Results by Type of Political Party*



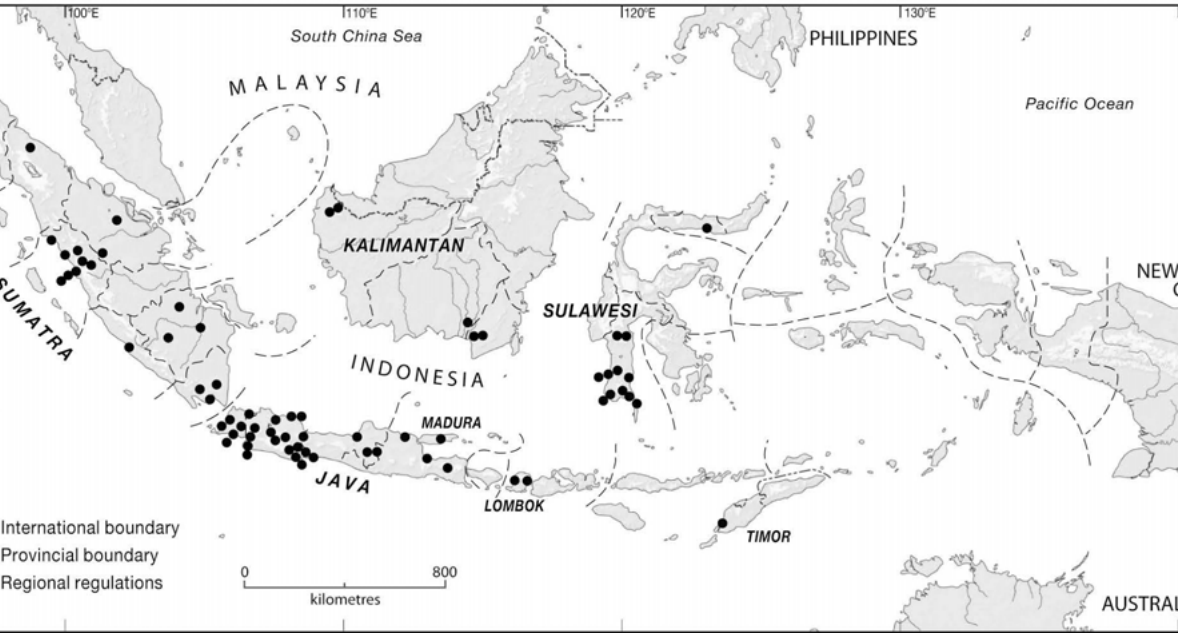

*Source:* JPPR (People's Voter Education Network), with thanks to Jeremy Gross, the Asia Foundation's Election Program Manager.

## History and Local Culture

A quick glance at a map of Indonesia illustrates the significant overlap between areas of high concentration of religion-influenced regional regulations and areas that have a history of affiliation with the Darul Islam movement (Map 10.1). Of the 53 districts and municipalities that have such regulations, 23 have a history of involvement with Darul Islam and its military wing, the Indonesian Muslim Army (TII). Moreover, no less than 50 of the 78 regulations in my compilation were issued in former Darul Islam/TII strongholds (see the black dots in Map 10.1).

Darul Islam was one of several secessionist or insurgent movements in the early years of Indonesian independence. It was a regional movement, primarily restricted to West Java, Aceh and South Sulawesi. Led by local strongmen, it was unified by disaffection with the central leadership of the young republic and, to varying degrees, by the desire for an Islamic state.

*Geographic Location of Religion-influenced Regulations*



It began in the late 1940s in West Java under the leadership of Sekarmadji Kartosuwiryo, who in 1949 proclaimed the Islamic State of Indonesia (Negara Islam Indonesia). At this time Darul Islam is said to have been supported by 4,000 militia fighters who had succeeded in imposing Islamic law in Garut, Ciamis and Tasikmalaya (Yunanto 2003: 5). Kartosuwiryo was captured and executed by the state in 1962, but by then the movement had spread to Aceh and Sulawesi. In 1953 Kartosuwiryo's deputy, Daud Beureueh, proclaimed the Islamic State of Aceh. Lieutenant Colonel Kahar Muzakkar joined the Darul Islam movement in that year and led a separatist struggle in South Sulawesi. Scholars continue to debate the degree to which Darul Islam was driven by religious as opposed to secessionist motivations;[16] even so, the narrative that has been reinforced over the subsequent five decades is that these areas were strongholds of Islamic law and sought an Islamic state.

This historical relationship plays out in a couple of ways. First, in several cases local *bupati* are able to draw on a direct blood relationship with Darul Islam 'heroes' who are revered in the area to bolster their own credibility and add weight to their efforts to formalise religious regulations. For example, Abdul Aziz Kahar Muzakkar—deputy chair of the Council of Regional Representatives (DPD) representing South Sulawesi, and head of the Committee for the Preparation of Formalisation of Sharia (KPPSI) in South Sulawesi—is the son of Kahar Muzakkar. He frequently invokes his lineage both to bolster his credibility and to promote the necessity of sharia legislation in South Sulawesi (Imam and Pattinjo, forthcoming: 148). Second, a history of association with Darul Islam reflects a deeply rooted religiosity within the societies in those areas, which supported an Islamist secessionist movement in the first place, and which continue to be more favourably inclined towards the formalisation of Islamic law. In such areas, the establishment of Islam-related regulations is very often rooted—at least partially—in ideological conviction.

The case of South Sulawesi, especially the districts of Bulukumba and Maros, is particularly illustrative. Bulukumba was a pioneer in formalising sharia in South Sulawesi. As early as 1998 the *bupati*, Patabai Pabokori, launched a program of intensive support for Qur'anic study groups, mosques and Islamic schools. As soon as Indonesia's regional autonomy laws were enacted, the district passed four key *perda syariah*: (1) Perda No. 3/2002 restricting the sale and consumption of alcohol; (2) Perda No. 2/2003 on the management of *zakat*; (3) Perda No. 5/2003 requiring civil servants to wear Muslim clothing; and (4) Perda No. 6/2003 requiring

16 See Boland (1971: 57–65), van Dijk (1981), Effendy (2003) and Nashir (2007: 244–61).

university applicants and engaged couples to demonstrate ability to read the Qur'an. Patabai Pabokori then established 12 Muslim villages (*desa Muslim*) as 'pilot' villages for the implementation of sharia (Ad'han and Umam 2006: 60–66). He was so successful in formalising sharia in his district that KPPSI began to herald him as an example of a 'good Muslim leader' and encouraged him to visit other districts to assist in replicating his success elsewhere. The district of Maros followed his example forthwith, establishing the same four regional regulations and several *desa Muslim*. In these villages, women who do not wear the *jilbab* are refused access to the village head's office, and to local government services (Ad'han and Umam 2006: 60–66).

**Corruption**

International and domestic observers alike predicted that decentralisation would result in Indonesia degenerating into mini 'fiefdoms' that would have a multiplier effect on corruption. The combination of low governance capacity and massive new budgetary and policy authorities was, it seemed, a recipe for disaster. The reality has not been so grim, and the new political climate does not allow the corrupt to act with impunity. Hence, there is a certain wariness that inhibits casual corruption.

That said, corruption remains a huge problem for Indonesia, and regional officials, far away from Jakarta-based watchdog groups and NGOs, are still notorious. According to Rumadi, one of the leading analysts at the Wahid Institute, there is a close relationship in many cases between efforts to formalise sharia and corruption (interview, 22 August 2007). That is not to say that there is a causal relationship between the two in either direction. However, it does appear that districts with sharia regulations are not immune from corruption, despite the argument that sharia provides the solution for corrupt and ineffective secular systems.

Moreover, in some cases the issuance of religious regulations appears to be aimed at camouflaging or deflecting attention from ongoing and pervasive corruption. Activists from the South Sulawesi NGO LAPAR have identified 11 cases of corruption in which the office of the *bupati* of Bulukumba is directly implicated, most of them involving contracts for the construction of markets, an Islamic centre and a fisheries centre, and others involving housing allowances for regional assembly (DPRD) members (Ad'han and Umam 2006: 68). Maros, while boasting a large number of *desa Muslim*, is listed by Perak, a Makassar-based NGO, as the second most corrupt district in South Sulawesi (Imam and Patinjo, forthcoming: 166). Meanwhile, the region suffers from poverty and very poor government services. In 2005 there were almost 200 cases of malnourished children in Bulukumba alone; teachers had been working for

almost six months without a salary; and streetlights in the capital were not lit because the government could not pay its electricity bills (Ad'han and Umam 2006: 68).

The district of Dompu, Sumbawa, offers another illustration of the coexistence of religion-influenced regulations and corruption. Like many districts where such legislation has taken root, Dompu has a history of Islam and local culture being tightly intertwined. In 2002 the local legislature passed legislation outlining a strategic plan for the district, including the fairly general aim to establish Dompu as 'a prosperous and religious district by 2020'. Building on that legal platform, between 2003 and 2005 the *bupati* of Dompu, Abubakar Ahmad, issued a number of implementing regulations or policy announcements (*surat keputusan*) requiring, among other things, that civil servants wear Muslim clothing; that Qur'an reading tests be a criterion for admission to the civil service, universities and high schools; that the tests be a prerequisite to receive a graduating diploma from a state high school or university; and even that they be a requirement for newly elected local legislators.

It is noteworthy that Abubakar drew on the expertise and assistance of both the local branch of MUI and officials from the Ministry of Religion to craft these regulations and decrees. But despite his efforts to regulate adherence to religious values, Abubakar himself is currently in jail on corruption charges. The problems of corruption in the district were already evident several years ago. For instance, groups of citizens interviewed in early 2005 asserted that the requirement for students and engaged couples to take a Qur'an-reading test could be circumvented for a fee. Also, no information could be obtained on how the district had used the income received from *zakat* and alms (*infaq*), which was supposed to go directly to the poor.[17]

## Local Politics

It has become a rule of thumb since decentralisation that almost everything in Indonesia is about local politics. This has become even more of a truism with the advent in 2005 of direct elections for district heads, mayors and governors. A common theme among domestic analysts is that very often the religious regulations are used as a political tool to strengthen support among an incumbent leader's constituency prior to an election (Zada 2006). There are certainly plenty of examples to support such a conclusion. The *bupati* of Cianjur, Wasidi Swastomo, who had been accused by Islamist groups of being 'soft' on Christians after allowing several churches to be built, campaigned vigorously on a sharia

17 Interview with Akhdiyansah, researcher, Lensa NTB, 27 August 2007.

platform before losing the election in January 2006.[18] In Indramayu, the incumbent *bupati*, Irianto Syafiuddin, distributed a Qur'an bearing his picture on the front page, together with a paragraph on his vision for the district's future, before the elections in 2005 (Zada 2006).

The theory that political leaders issue *perda syariah* as a means of establishing their Islamic credentials with their constituencies prior to elections fits with the seemingly counterintuitive pattern remarked upon earlier, that the vast majority of religious *perda* have been issued by *bupati* from Golkar, PKB or even PDI-P—in short, the nationalist rather than Islamist parties. Especially in areas that have a Darul Islam history, or where Islam is politically important, candidates from Golkar may feel the need to prove their Islamic credentials. Or, as suggested by Rumadi, they may be issuing populist policies and regulations in the knowledge that Islam-related *perda* are viewed favourably in many rural areas.[19] Rumadi notes that while in many cases the *bupati* themselves do not hold an Islamist political agenda, it is easy for local Islamist groups to co-opt them and infuse local policies with an ideological momentum that may not have been intended by the local government or its mainstream constituents (interview, 22 August 2007).

The picture of religious *perda* as a popular political tool takes on a new complexion when one recalls that the issuance of such *perda* appears to have peaked in 2003 and has clearly declined since then—especially since 2005 when direct elections for local government heads first began. Direct local elections have given citizens and communities the opportunity to hold their representatives accountable—for campaign promises, for effective policies, for good governance. And they have placed pressure on newly elected *bupati*—especially the 40 per cent who have defeated incumbents thus far—to govern effectively or risk removal from office.

One example of this can be found in the experience of the mayor of Mataram, the capital of Lombok in the province of West Nusa Tenggara. In the 1999–2004 DPRD, legislators from PBB, PPP and some smaller parties put forward a draft bill against 'social ills', including restrictions on alcohol sales and provisions that sought to 'protect' women by restricting their mobility and limiting fraternisation between the sexes. This legislation was supported by the Golkar mayor of Mataram, H. Mohammad Ruslan, in 2003 and 2004, when he felt the need to strengthen his support

18 'Kala Agama Ikut Pilkada' [Losing the Religious Argument, Try Elections], *Nawala*, Wahid Institute Bulletin, No. 3, 2006: 1.

19 Notable exceptions to this are *perda* on *zakat* that are perceived to oppress the poor, and *perda* that place restrictions on women's movements, especially their ability to go to market. In both of these particular cases, strong popular dissent has caused the draft *perda* to be revoked.

from Islamist parties. His support for the draft bill continued until just before the June 2005 elections, when he had the matter shelved—according to media reports at the time, he felt that it could be politically costly to be seen to be pushing the legislation too strongly (interview, Alam Surya Putra, 28 August 2007). After he was re-elected, Ruslan renewed his support for the *perda* to repay his perceived political debt to the Islamist parties. However, debate about the regulation has continued. Both women's groups and NGOs view it as being harmful to the region economically—as Lombok is a tourist destination, alcohol sales are significant—and in the longer term have concerns about the formalisation of religion generally (interview, Alam Surya Putra, 28 August 2007). But in any case, because the configuration of power has changed since the election, with Golkar winning 10 seats in the local legislature and PBB only one, there is little political momentum to push the draft bill forward.

**Technical Governance Capacity**

It may be that local governments are deciding that playing the 'Islam card' is not the popular, politically effective move it was three or four years ago, given the national electoral record and recent polling data showing low support for an Islamist or sharia agenda, and given the strong domestic and international attention now being focused on governance performance. The Centre for the Study of Islam and Society (PPIM), based at the State Islamic University in Jakarta, recently released polling data based on a sample of 1,173 people surveyed nationwide between March and April 2007 on issues of Islam and nationalism. The results revealed much stronger support for a Pancasila or nationalist-based state than a religion-based one. For example, over 90 per cent of respondents felt that religious affairs should be consistent with Pancasila and the Constitution, and 85 per cent felt that Indonesia's state ideology was correctly based on Pancasila rather than Islamic state ideology.[20] Similarly, when the Indonesian Survey Institute (LSI) compared data from a poll conducted in early 2006 with data from polls conducted annually between 2003 and 2005, it found that on key indicators (support for polygamy, rejection of a female political leader), support for a sharia agenda had peaked in 2005 and was on the downswing.[21]

Komnas Perempuan released a statement in early 2006 affirming that a number of the religion-influenced regional regulations (16 to be precise) were discriminatory against women. However, in its view they were not

20 PPIM's poll can be accessed via its website: <www.ppim.or.id>.

21 See LSI's website: <http://www.lsi.or.id/riset/81/sikap-publik-terhadap-penerapan-syariat-islam>.

driven by a conservative or ideologically informed intent to suppress women, but rather were more frequently the result of poor legal literacy and poor legal drafting skills on the part of local government officials. To address this problem, Komnas Perempuan urgently recommended capacity-building interventions for both local government heads and regional legislators.[22]

Local NGOs and other organisations advocating good local governance indicate that *bupati* and local party leaders are increasingly welcoming assistance in drafting gender-sensitive and pro-poor budgets, and in formulating policy that will improve economic growth in their districts. There is evidence that the involvement of Muslim organisations in this kind of good governance advocacy is especially effective, and that the political influence of key Islamic constituencies can result in substantive pro-poor and pro-growth policies.

For example, in the district of West Lombok, West Nusa Tenggara, Muslim organisations have waged a successful campaign for increased budgetary allocations for health and education. YKSSI, a health advocacy NGO made up of leaders of Nahdlatul Ulama (NU) and Nahdlatul Wathon,[23] identified budget irregularities in the 2006 provincial budget of West Nusa Tenggara that indicated that the allocations for health and education had not always been spent on the intended purposes. It conducted a series of visits to leaders of Islamic boarding schools (*pesantren*) to build support for its advocacy of increased, and more accountable, health and education spending. Then, in August 2006, it held a large religious rally attended by 3,000 Muslim leaders and community members to focus public attention on similar issues at the district level in West Lombok. The deputy *bupati* of West Lombok, H.M Izzul Islam, finally capitulated, signing a memorandum of understanding that committed the district to higher health and education expenditures. Leaders of Muhammadiyah, NU and Nahdlatul Wathon have continued to cooperate. In September 2007 they launched a budget council at an event in Mataram attended by 7,000 religious leaders. The launch was held in concert with a regional conference of NU; it was opened by the chair of NU, Hasyim Muzadi, with the governor of West Nusa Tenggara and senior members of the provincial and regional legislatures and police in attendance.

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22 'Penyikapan Terhadap Perda-Perda Diskriminatif' [Responding to Discriminatory Regulations], press release, Komnas Perempuan, 20 June 2006: 5.

23 Founded in 1926, NU is the largest mass-based Muslim organisation in Indonesia. Nahdlatul Wathon is a smaller mass-based Muslim organisation with similar doctrines. It operates primarily in eastern Indonesia.

## CONCLUSION

The role of Islam in Indonesia remains as central as it has always been. The political weight and credibility of Muslim organisations, especially the mass-based organisations, remains attractive to politicians and constituents alike. Piety and religiosity are on the rise in Indonesia—and globally. Nevertheless, there are indications that the appeal of Islamist agendas seeking to formalise sharia within the legal system is waning. Combined with the pressure on local government leaders to produce concrete results before the next direct elections, this appears to be shifting the emphasis of local politics towards good governance measures and away from symbolic regulations.

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# 11 'AS LONG AS IT'S *HALAL*': ISLAMIC *PREMAN* IN JAKARTA

*Ian Douglas Wilson*

## 1 INTRODUCTION

> According to the United States Department of State, Indonesia is a very dangerous place teeming with terrorist activities. Personally, the terrorists I'm more worried about are the ones out and about on the streets, pretending to be parking attendants, buskers, etc. (Piting 2004).

This quote from the *Jakarta Post* encapsulates a grim daily reality faced by the residents of Indonesia's capital. Fear of extortion, harassment or violence at the hands of *preman*, a colloquial term for a street thug or gangster, is for many Indonesians a significant and recurrent threat to their personal security.[1] While Western governments and media continue to focus upon an 'Islamist threat' in Indonesia, it is a more mundane but pervasive form of everyday terror that has a greater impact on the lives of ordinary Indonesians. Street-level thuggery at the hands of *preman* is a ubiquitous part of life in urban centres throughout the country.

There has been a discernible increase in *premanisme* since 1998. However, *preman* are by no means a new phenomenon. Throughout the New Order, a symbiotic relationship existed between elements of the regime and *preman*, many of whom were 'institutionalised' within paramilitary

1 See 'Orang Bebas Yang Kian Menganggu' [Free People Who Disturb All the More], *Tempo*, 20 May 2000. *Preman* is a normative term with a complex history that is beyond the scope of this chapter. For the purposes of this chapter, it will be used to refer specifically to individuals who employ violent and coercive strategies to achieve material reward, similar to what Blok (1988) and Volkov (2002) have referred to as 'violent entrepreneurs'. For more on the meaning of *preman*, see Ryter (1998).

and youth organisations such as the regime loyalists Pemuda Pancasila (Pancasila Youth). *Preman* were allowed to operate protection rackets with virtual legal impunity on the condition that a proportion of their profits made its way through the state bureaucracy, and that they were available to be mobilised when the state felt its hegemony to be under threat.

Towards the end of the New Order, as the image of a unified regime began to fracture, the ideology and symbolism of many of these 'entrepreneurs in violence' began to shift away from reactionary nationalism and loyalty to Soeharto and Golkar, and was increasingly derived from militant Islam. This shift reflected the changing political dynamics. Many *preman* gambled on which political force would come out on top. Some flocked to the *satgas* paramilitary wings established by political parties to mobilise support and raise revenue in the wake of the 1999 elections. Others joined the ranks of the plethora of militant Islamic organisations that emerged after 1998. Many of these groups were mobilised in November 1998 as part of the civil militias deployed by General Wiranto.[2] With Habibie as president, defence of the state was correlated with defence of Islam, and the groups acted as a state-sponsored bulwark against the demands of the student-based reform movement. However, with a new freedom to organise and political elites in disarray, many were able to make the transition from subsidiaries of state power to autonomous actors.

It has been well documented globally that gangsters often emerge as major beneficiaries of democratic electoral politics—as candidates, as revenue raisers, and as powerbrokers who are able to mobilise support, intimidate rivals and perform other services on behalf of clients. In this regard Indonesia has not been an exception (Trocki 1998). As eternal opportunists and ideological chameleons, *preman* were quick to 'shape-shift' into the uniforms that best suited the new socio-political environment. Organisations, regardless of their ostensible purpose, are useful only in so far as they provide a cover for gaining and maintaining territory. In some instances it was a matter of the military-style camouflage fatigues of nationalist youth groups being replaced with the white robes and turbans of Islamic radicals. As one *preman* convert to the Islamic Defenders Front (FPI) candidly explained:

> Now, in the *reformasi* era, nationalism, defending the state (*bela bangsa*) and all that shit don't cut it anymore. It's the groups that are about jihad and fighting vice (*maksiat*) that are the way to go (interview, Jakarta, 2005).

2 See Gunawan and Patria (2000: 58–63) and 'Pam Swakarsa: Actor atau Korban?' [Volunteer Security Force: Actors or Victims?], *Tempo*, 30 November 1998.

While older groups such as Pemuda Pancasila continued to portray themselves as defenders of national unity, the new breed of gangsters organised themselves along 'post-Pancasila' ethnic and religious lines (Ryter 2005). Criminal interests have become intertwined with the demands for rights and the political agenda of a reinvigorated political Islam. In this context militant Islam has become a new symbolic commodity in the turf battles for control of Jakarta's streets.

As an identifiable subculture, *preman* are predatory, opportunistic, and reliant for their livelihoods upon a combination of symbolic displays of machismo and a reputation for physical violence. Relationships with those in power are also crucial to the *preman*'s survival and success, rendering them 'invulnerable' to the law and official sanction. Faced with the unpredictability of patronage networks since 1998 and a competitive, decentralised market in protection, new rationales and legitimisations had to be established. Ironically, it has been a perceived increase in crime rates that has presented the *preman* with the most lucrative opportunities for racketeering and extortion, most commonly in the guise of anti-vice vigilantism. Traditional staples of *preman*, such as prostitution, gambling, drugs and alcohol, are eschewed by this new breed of religiously inspired 'moral gangsters', part of their sales pitch to communities being that they will eliminate these kinds of illegal practices.

This chapter argues that the phenomenon of 'Islamic *preman*' suggests that the desire to gain access to resources and instrumental advantage, that is, through racketeering and political patronage, is a significant and, in fact, frequently *the* principal factor for involvement in Islamic movements identified as militant—one that often supersedes assumed ideological commitment. Islamic militancy constitutes a political economy of its own. This proposition is examined through an analysis of the practices, politics and rhetoric of two groups to emerge in the post-New Order environment that combine militant Islamic rhetoric with *premanisme*: the Betawi Brotherhood Forum (FBR) and FPI.

## 2 PRIMORDIAL *PREMAN*: FBR

FBR was founded in Jakarta in July 2001 in response to increasingly violent territorial struggles between ethnic Betawi and Madurese *preman* in east Jakarta.[3] A product of Jakarta's ethnic and cultural heterogeneity, the

3 These turf wars led to the establishment of a host of other Betawi groups as well, including the Family of Tanah Abang Association (IKBT), the Betawi Defence Movement of Indonesia (GKBI) and the Betawi Communication

creole Betawi claim the status of the capital's 'indigenous' population. Based in the semi-industrial area of Penggilingan in Cakung, east Jakarta, FBR cites the uncontrolled influx of migrants to the capital as not just the cause of economic disenfranchisement for indigenous Betawi, but also a source of moral decay.[4] Non-Betawi migrants to the capital are blamed for high unemployment rates and crime, as well as a host of other social ills such as prostitution, gambling and a decline in religious piety, prompting FBR to undertake raids on what it identifies as 'dens of iniquity'. Behaviour considered offensive to Islam is attributed to outsiders. According to FBR's leader, Fadloli el-Muhir, Jakarta's rapid development has left the Betawi dispossessed and marginalised.[5] FBR claims that, unlike other regions such as Bali, where local autonomy and decentralisation have seen indigenous populations gain seats in parliament and an improved standard of living, the nation's capital has not seen the same benefits.[6]

FBR's assertions of moral outrage, however, arise in the context of territorial disputes over protection rackets. The group uses weight of numbers and its reputation for violence to establish rackets, force businesses to employ its members, and gain a territorial monopoly over the informal economy in its stronghold areas on the pretext of 'empowering' ethnic Betawi. Drawing its membership largely from unemployed youth, *preman* and those working in the informal economy such as motorcycle taxi drivers (*tukang ojek*), FBR grew rapidly with its militant rhetoric, promise of jobs, and provision of social services such as legal aid, ambulances, job training and, in some instances, subsidised education for its members. With an aggressive catch cry of 'smart arses … smash em!' (*yang kurang ajar … hajar!*), by 2003 FBR's membership in the greater Jakarta area had grown to approximately 60,000. FBR is organised through a network of some 3,000 command posts known as *gardu*. These are usually situated at strategic hubs of economic activity, such as markets, transport terminals and busy intersections, from where members are well placed to scout for opportunities.

Fadloli el-Muhir is a former journalist and a former politician in the Soeharto-backed Soerjadi wing of the Indonesian Democratic Party (PDI), and was a member of the Supreme Advisory Council (DPA) that advised

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Forum (Forkabi). For more on FBR's background, see Widiyanto (2006), Wilson (2006) and Brown and Wilson (2007). See also colour plates 9 and 10.

4 Interview with Fadloli el-Muhir, Jakarta, 2005.

5 Interview with Fadloli el-Muhir, Jakarta, 2005.

6 Interview with Fajri Husen, head of the central Jakarta branch of FBR, Jakarta, 2006.

the president.[7] He received his religious education at the Bani Latief Islamic boarding school (*pesantren*) in Banten followed by seven years at the Lirboyo *pesantren* in Kediri, which is affiliated with Nahdlatul Ulama (NU). He continued his studies at Asy-Syafi'iyyah Islamic University in Jakarta, where he was active in the Islamic Tertiary Students Association (HMI). In 1997 he established the Indonesian Santri Movement (GSI), whose primary objectives included fighting vice and encouraging the adoption of an Islamic dress code for women. By the mid-1990s he had adopted the title of *kiai* (an informal title for a religious leader) and established the Ziyadatul Mubdtadi'ien *pesantren* and orphanage in Cakung.

Despite Fadloli's extensive religious education and genuine Islamic credibility, his authority within FBR derives primarily from belief in the potency of his supernatural power (*ilmu ghaib*). In 2002, during a clash with Madurese *preman* in Cakung, Fadloli is said to have emerged unscathed from a hail of machete blows. Word of his reputed invulnerability soon spread and built up to mythic proportions. In the world of *preman*, invulnerability (*ilmu kebal*) is a crucial element in the establishment of authority and those who possess it quickly gain a following. Fadloli was believed to possess not just *kebal* but also a divine mandate to lead the most disenfranchised of the Betawi community towards a new golden age of prosperity. His invulnerability and his status as a *kiai*, together with his connections to those in power—including close relations with the Soeharto children and Jakarta's governor, Sutiyoso—made him an archetypal *jawara* strongman, and powerbroker.

The *jawara* has been a recurrent and ambiguous figure throughout the history of the region, acting as an agent of state oppression and social control, as a self-serving bandit and thug, and as an informal community leader and rebel against perceived injustice. Fadloli has consciously linked himself to Betawi *jawara* folk heroes such as Si Pitung, a Robin Hood-like social bandit who is believed to have redistributed the spoils of his banditry to the poor. Fadloli transposed this myth into the present, arguing that the rights of the Betawi had been stolen, and that restoring them would require jihad. If the law oppressed the Betawi, then they were obliged to resist it by any means necessary, so long as it was permitted (*halal*).[8]

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7 In 1996 PDI split into two factions after the government, concerned at the increasing popularity of the party's elected leader, Megawati Sukarnoputri, backed a rival congress that appointed Soerjadi as party chair. Supporters of Megawati's faction were violently removed from the party's headquarters in Jakarta in what came to be known as the 27 July 1996 Affair.

8 Interview with Fadloli el-Muhir, Jakarta, 2005.

Islam has been an integral component of FBR's construction of Betawi identity, one that also draws heavily on the machismo culture of the *jawara* and *preman* and traditions of indigenous martial arts (*pencak silat*), in combination with the moral leadership of religious leaders such as *kiai* and *ulama*. Membership oaths require followers to swear to adhere to sharia law and commit to battling vice (*maksiat*). FBR emblemises its program as the three 'S's' of *shalat* (prayer), *silat* (martial arts) and *sekolah* (school), invoking an idealised traditional Betawi order, a world dominated by the *kiai* and the *kiai*'s enforcer the *jawara*, and the institutions of the *pesantren* and *gardu*.

In practice, religiosity within FBR follows conservative–traditionalist NU lines, reflecting Fadloli's background as well as religious norms found within the Betawi community. He gives interested members instruction in the Arabic *kitab kuning* texts that are used widely in *pesantren*, alongside regular Qur'anic recital sessions. A significant number of FBR's members are illiterate and hence unable or unwilling to participate. The atmosphere at these sessions is relaxed, and they often appear to be a pretext to chat, hang out and smoke cigarettes. Most members are nominal Muslims at best, and piety is assumed to be integral to their 'Betawi-ness', defined in opposition to demonised outsiders rather than constituting something to be actively pursued through study, instruction or routine fulfilment of religious obligations.[9] The group's communal events invariably juxtapose displays of devoutness through collective prayer with physical prowess in the form of martial arts displays, both of which are a precursor to the main attraction, erotic versions of the popular music form *dangdut kampung*.[10]

FBR's mission to fight sin and iniquity has become intertwined with its claim to exclusive economic rights for the Betawi, and has been a key strategy for expanding its territory. In practice, *maksiat* is defined largely in relation to who controls it. Accusations of prostitution and gambling have been used as a pretext to wrest control of areas held by rival *preman*, such as in the Pasar Minggu market district. In locales where FBR is dominant, however, bars and clubs, including those renowned for

9 This was clearly demonstrated at an FBR meeting I attended in 2005. Fadloli closed the meeting, requesting the several hundred members in attendance to join together for sunset (*maghrib*) prayers. While Fadloli and several other officials went to the mosque, rank and file members fought each other over the free food on offer.

10 At these events *dangdut* singers need to be protected by assigned security guards from the amorous advances of FBR members, who attempt to place tips in the singers' cleavages.

prostitution, operate largely undisturbed so long as regular donations are made to the group.[11]

From late 2004, the desire to further expand its territory and integrate itself with political elites led FBR to take two contradictory directions. On the one hand, it began to loosen its criteria for membership. Initially it did not accept non-Muslim members, and non-Betawi were given only provisional membership status. However, as FBR expanded its turf into south and central Jakarta, it faced the difficulty that predominantly Christian Ambonese and West Papuan *preman* controlled many of these areas. In order to 'integrate' these *preman* without having to resort to protracted violent confrontation, FBR radically revised its membership criteria. An alternative, non-Islamic pledge was formulated and 'Betawiness' was redefined to a more ambiguous 'those whose fate is tied to that of Jakarta'.[12] As a result FBR became more ethnically and religiously heterogeneous, but its social grounding in the world of Jakarta's *preman* was also consolidated.

At the same time as larger numbers of non-Muslim *preman* were joining FBR, Fadloli's religious rhetoric was becoming increasingly uncompromising. The strong support in Jakarta for the Islamist Prosperity and Justice Party (PKS) in the 2004 elections, during which FBR supported the Indonesian Democratic Party of Struggle (PDI-P) and Golkar, prompted the FBR leadership to rethink its political alliances. A decision was made to court what was interpreted as the newly emergent Islamist political force in Jakarta. FBR's previous attacks on NGOs critical of the Jakarta governor gave way to joint actions with PKS, the Indonesian Liberation Party (HTI), the Indonesian Mujahidin Council (MMI), the Indonesian Council of Ulama (MUI) and FPI protesting US intervention in the Middle East and supporting a host of other causes championed by hardline Muslim groups.[13] Fadloli also joined these groups in publicly calling for the introduction of Islamic law in Jakarta and lobbying for the release of Abu Bakar Ba'asyir.

The shift towards a more publicly militant stance did not sit easily with all of FBR's members. Recent non-Muslim recruits in particular felt that it could threaten their position within the group and undermine

11 This includes the cheap bars and hotels of Jalan Jaksa in Kebon Sirih, control of which is divided between Ambonese *preman* affiliated with FBR and *preman* linked to Forkabi.

12 Interview with FBR official, Jakarta, 2006. Previously members were required to show a family lineage in Jakarta extending back at least two generations.

13 Fadloli and HTI's leadership co-finance *Suara Islam*, a monthly newspaper that focuses primarily on topics related to Middle Eastern politics, such as the Palestinian struggle, the Zionist conspiracy theory and the threat of US imperialism. It can be viewed at <http://www.suara-islam.com>.

their authority in the streets. The new alliances also exposed a social and cultural divide between the educated middle-class religious activists of PKS and HTI and FBR's street *preman*, who in conversation described the former as 'wannabe Arabs' and 'no fun!'. At FBR events at which HTI and PKS representatives were present, *dangdut* performances were replaced with *qasidah rebana*, a performance art consisting of adaptations of classical Arabic poetry sung in Malay and accompanied by rhythmic drumming, performed by the wives of FBR members. Non-Muslim FBR members generally avoided participating in rallies with HTI, MMI and PKS.

In reality, the new non-Muslim FBR members have little to worry about. Ultimately it is factors such as 'toughness' (*kejagoan*), control over turf and acceptance of Fadloli's authority that determine positions within the organisation. For FBR's leadership, alliances with hardline groups are ultimately strategic and aimed at compensating for diminishing support for the group within the Jakarta administration, which has grown increasingly impatient at FBR's embroilment in controversy and demands for concessions. In this respect the new strategy does not correlate with an internal shift in values or priorities.

## 3 SYMBOLIC RADICALS: FPI

In contrast to FBR, FPI has a much more clearly articulated Islamic 'mission'. Its stated purpose is to carry out the Qur'anic edict of *amar ma'ruf nahi mungkar*—commanding good and preventing evil. In order to achieve this goal, FPI is organised into two divisions, each reporting to a central advisory council that reports directly to FPI co-founder and head, Habib Rizieq Shihab (see colour plate 11). The Jamaah (Community or Congregation) division is responsible for *amar ma'ruf*, enjoining good, which manifests in proselytising (*dakwah*) and encouraging the local community to participate in FPI prayer sessions and fulfil their basic religious obligations. *Nahi mungkar*, avoiding evil, is the task of FPI's militia, Laskar Pembela Islam. This principle has provided the rationale for numerous vigilante actions by FPI against Jakarta's bars, clubs and pool halls since 1998.[14]

FPI argues that the Islamic community (*umat*) in Indonesia is under serious attack from Western decadence, secularism, liberalism and immorality, accelerated by rapid democratic reform. It asserts that while leading to greater political freedom, *reformasi* has been corrupted by these

14 For a more detailed account of FPI's vigilante actions, see Wilson (2006) and al-Zastrouw (2006).

'excesses', and has been accompanied by a more general breakdown in the moral fabric of society. This is evidenced by the uncontrolled spread of businesses 'peddling in vice', such as discos, bars, entertainment centres and other fronts for pornography, prostitution and illicit drugs.[15] Due to corruption and complicity with organised crime, state law enforcement agencies, especially the police, are considered to be either unwilling or unable to enforce existing laws, making it the obligation of pious citizens to do so. From within its own ranks, Islam is also believed to have been 'betrayed' by liberal reformers such as Nurcholish Madjid and Abdurrahman Wahid and 'deviationists' such as the Ahmadiyah sect and the Liberal Islamic Network (JIL).[16]

According to Rizieq, the Prophet Muhammad never discussed the specifics of an Islamic state and was concerned only with the creation of a society based on sharia (al-Zastrouw 2006: 114). FPI has interpreted this as a call to reform public morality, promoting sharia rather than directly challenging the existence of the nation-state. In Rizieq's opinion, 'if the morals and character are not reformed then it is useless to talk about reform in economy, political affairs, and law' (Guerin 2004). FPI has been a vocal advocate for the reinsertion into the Constitution of the Jakarta Charter, which obliges the application of sharia to all Muslims. Islamic political parties proposed the inclusion of the Charter in the original version of the 1945 Constitution, but it was dropped after objections from Christian nationalists.

FPI describes its religious orientation as Ahlus Sunnah wal-Jamaah, the long form for conventional Sunni Islam. It differentiates itself from the mainstream understanding adopted by Muhammadiyah and NU, citing its interpretation as being closer to a Salafist one.[17] However, unlike other Salafist groups such as Laskar Jihad, FPI does not adopt an exclusivist attitude towards the local community or make its members adhere to rigorous codes of behaviour or dress. FPI's Salafism is largely symbolic; it manifests not in everyday practice but in the Islamic identity it presents to the public through its vigilante actions and public demonstrations. That this kind of engagement with politics is not a characteristic of orthodox Salafism serves to underscore its strategic nature. Through the assertion of this 'purist' identity in the public realm, FPI attempts to create an aura of religious legitimacy for itself.

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15 Interview with Habib Rizieq Shihab, Jakarta, 2005.

16 Interviews with FPI officials, Jakarta, 2005.

17 Salafis claim that true Islam was practised by the Prophet Muhammad, his companions and the succeeding two generations, the 'pious ancestors' or *as-salaf as-saleh*. Hence they seek to practise Islam in a way that closely follows the practices of the early period.

Born in 1965 to parents of mixed Betawi and Yemeni descent, Rizieq began his religious education at the Saudi-funded Institute for Islamic and Arabic Studies (LIPIA) in Jakarta. Considered by neighbours to be a troublesome youth with a penchant for getting into fights, he was sent by his family to study at King Saud University in Saudi Arabia in order to 'straighten him out'. There he completed a degree in Islamic law. Rizieq returned transformed and, together with a number of other members of Jakarta's Habib community, established FPI soon after.[18]

FPI made its first public appearance during the political turmoil of 1998 as part of the pro-Habibie Pam Swakarsa militia established by General Wiranto to curtail the pro-reform student movement. Soon after, the group was involved in a bloody confrontation with Ambonese gangsters in Ketapang that left 15 dead. According to Jakarta's police chief at the time, Noegroho Djajoesman, the police initially supported FPI as a counter to the 'extremes' of the student-based reform movement. This support was both logistical and financial. Noegroho states that in the post-1998 environment, the previous 'iron fist' approach to dealing with civil militias was no longer feasible. Instead, the police attempted to 'control' and compromise FPI (and similar groups) by channelling funds obtained largely from Jakarta's business community to its leadership.[19] The plan soon backfired. In the new democratised and decentralised political environment such 'backing' arrangements were no longer binding, and over time FPI grew increasingly independent of its state benefactors.

Rather than constituting the entire organisation as in FBR, in FPI *preman* form a particular and significant segment. The Jamaah division consists primarily of university students, religious activists and others who are attracted to FPI's mission of enjoining good and preventing evil. Many are members of the local community who join in FPI prayer sessions at local mosques. They have not gone through any formal initiation but are nevertheless counted by the organisation as Jamaah members. The bulk of the membership consists of *preman*, street kids and unemployed youth who have been recruited into the group's Laskar Pembela Islam militia.[20] Unlike members of the Jamaah division, Laskar members

18 The Habib are a community of Middle Eastern ancestry who trace a family lineage to the Prophet Muhammad (see Mohammad, Perdana and Haryadi 2000). Rizieq claims to be descended from the Quraishi tribe in Yemen, the same tribe as the Prophet Muhammad.

19 Interview with Noegroho Djajoesman, Jakarta, 2006.

20 Often this recruitment occurs in the context of vigilante actions, with Laskar members asking the *preman* who are protecting the targets of their raids to join the group. In this respect affiliation with FPI affords local *preman* protection from future raids.

do not receive religious instruction and rarely attend prayer sessions or sermons. Their training focuses primarily on martial arts and the development of the physical skills required to conduct raids.[21] During training it is drilled into Laskar members that their task is to combat evil and that their actions are for God. It is imbued in them that FPI's leadership is a reflection of true Islam. Devotion and piety manifest in unquestioning obedience, and those who question the leadership are labelled *bughat*, 'one who rebels against religious authority' (al-Zastrouw 2006: 107). Like Fadloli, Rizieq is the undisputed source of religious and temporal authority. Much is made of his Middle Eastern heritage, which is equated with religious authenticity. A charismatic and animated orator, he is held in saint-like reverence. As one member has said:

> Habib Rizieq is truly loved by God. He doesn't use money to achieve his goals. His simple, modest lifestyle reflects the characteristics of the Prophet Muhammad: relaxed yet firm, prepared to stand up and make sacrifices for what is right (interview with FPI militia member, Jakarta, June 2006).

Despite the appearance of being uncompromising in its street campaign for *amar ma'ruf nahi mungkar*, FPI's choice of targets is calculated and highly selective. According to Alawi Usman, the head of the FPI investigations unit responsible for uncovering 'places of vice',[22] the group follows 'strict procedural guidelines' in identifying targets, investigating reports from local residents and then, after confirmation, lodging a formal complaint with the police. Violent action is taken only as a last resort if the police fail to respond. While the police rarely act on FPI's complaints, this does give them the opportunity to forewarn businesses on FPI's hit list, which can then pay for police protection, strengthen their own security or make FPI an offer. Bars and nightclubs are a traditional domain of *preman*, and when planning an attack, FPI gives serious consideration to the relative strength and connections of its target as well as the potential symbolic value. For example, the lucrative local pornographic video industry has escaped FPI's wrath due to the involvement of high-ranking military figures. The potential repercussions of disrupting military business interests would appear to outweigh any symbolic or material gains.

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21 Initially they received training in invulnerability (*ilmu kebal*), with the group also offering 'invulnerability training packages' aimed at Jakarta's executives and middle class. This ended when Misbahul Anam, a co-founder of FPI, left the group in 2003. When questioned on *ilmu kebal*, Rizieq stated that it was idolatry (*syirik*) and not compatible with Islam (interview with Habib Rizieq Shihab, Banda Aceh, January 2005).

22 The investigations unit is a specially trained division within the central committee of FPI.

Apart from bars, clubs and brothels, targets of FPI's moral outrage have included the Miss Indonesia and Miss Transvestite competitions, the rock band Dewa, Mexican soap operas, the Ahmadiyah and Wahidiyah sects, JIL and the so-called illegal churches (*gereja liar*) (Wilson 2006). FPI has also mobilised large demonstrations against the US interventions in Afghanistan and Iraq; threatened to conduct 'sweepings' of foreign nationals in Jakarta; and recruited 'holy warriors' to fight in Iraq, Lebanon and Southern Thailand.[23] Targets are chosen to maximise public exposure for the group and draw attention to its existence, and for this reason FPI's actions often appear to be almost scripted. Outside these actions, FPI has few structured activities apart from its weekly sermons. Through its calculated use of low-scale violence and thuggery, it has managed to magnify its own influence, being careful not to cross the line into the more extreme kind of violence that is identified with terrorism or that could provoke the government to shut it down.

After the Bali bombings in October 2002, increased scrutiny and suspicion of militant Islamic groups led to many of FPI's financial donors abandoning it. This placed a greater burden on members to find their own sources of income, which in turn increased the temptation to accept pay-offs and bribes. For example, one proprietor of a bar targeted by an FPI raid stated that before the attack, he was approached and offered a deal that would have required him to make a substantial one-off payment.[24] The FPI leadership has taken the accusations of racketeering by its members seriously. After Rizieq's release from prison in 2003, where he had served seven months for inciting hatred, the group undertook a tightening of its membership criteria, expelling several clerics and rank and file members accused of receiving pay-offs. Rizieq claimed that it had been infiltrated by *preman* working for those running gambling and prostitution rackets, along with others intent on 'destroying Islam'.[25] According to FPI's co-founder and former secretary-general, Misbahul Anam, 'the organisation grew so fast and with so little attention to the quality of its recruits that, before we knew it, it was full of all kinds of misfits' (interview, Jakarta, 2003).

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23 Several dozen jihadis were signed up, but due to a lack of funds and a failure to obtain passports, none ever left the country.

24 Confidential interview, Jakarta, 2006. In other instances the process has been reversed and victims pay after the attack to guarantee that they will not be targeted again. The attack thus acts as proof of FPI's ability to inflict damage.

25 Interview with Habib Rizieq Shihab, Jakarta, 2005.

## 4 THE ANTI-PORNOGRAPHY MOVEMENT AND *PLAYBOY*: AN ISLAMIC FRONT?

The establishment of a special parliamentary committee to discuss a draft anti-pornography bill in September 2005 saw FPI and FBR move back into the public limelight. In its wide-ranging but ambiguous definition of 'pornographic activities' (*pornoaksi*), the draft bill had far-reaching implications for the policing of public morality, going beyond the regulation of print and electronic media. Its critics saw it as 'sharia by stealth', and as a major attack on women's rights and freedom of expression that threatened to criminalise expressions of sexuality and censor culture and the arts (Suryakusuma and Lindsey 2006).

For FPI and FBR, the bill held the potential to provide concrete legal grounding for their anti-vice campaigns, and they soon hit the streets as its most vocal advocates. Shared support for the bill became the catalyst for renewed alliances between FBR, FPI and a host of other groups on the fringes of Indonesian Islam—including HTI, MMI and the Indonesian Islamic Propagation Council (DDII)—under the moral guidance of MUI and with the political muscle of PKS.

By May 2006 public debate over the bill had grown increasingly heated and polarised, turning into a battle between secular, pluralist and liberal groups on the one hand, and a conservative Islam that encompassed both mainstream and radical groups on the other.[26] However, behind the demonstrations and rhetoric, a more familiar politics concerned with the pursuit of money, influence and power was at play. For FPI, the anti-pornography debate facilitated a strategic strengthening of its relationship with MUI, motivated by both financial and ideological considerations. A product of the New Order's attempts to co-opt Islam, MUI has a quasi-official status that gives it access to government funding.[27] It also raises significant revenue of its own by issuing *halal* labels to food manufacturers (Sijaba 2006). MUI was able to request 'socialisation funds' for its support of the anti-pornography bill from the Ministry of Religious Affairs, some of which it distributed to Islamic organisations that supported its agenda.[28]

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26 The Islamists were ultimately to lose this debate, as the bill was later withdrawn and considerably revised. The new draft bill is currently still awaiting ratification by parliament.

27 For more background on MUI, see Ichwan (2005).

28 Interview with Ahmad Suaedy, director of the Wahid Institute, Jakarta, 2006. These organisations face heavy costs. A typical 'demo' can cost anywhere from Rp 15,000 to Rp 100,000 per person, covering fuel, food, drink, banners and placards, and 'cigarette money'.

In MUI, FPI found its perfect partner. Through a fatwa issued in 2005 condemning everything from liberalism, secularism and pluralism to pornography and mixed marriage, MUI provided an external source of theological legitimisation for FPI's *nahi mungkar* campaign; through its financial backing, it provided the access to funds to make the campaign happen. MUI also benefited from the alliance. With no authority to enforce the fatwa (or push through the anti-pornography bill) itself, MUI could rely on FPI to exert political pressure on its behalf. The support of militant groups like FPI has helped MUI establish itself as an independent Islamic institution while remaining on the government payroll, akin to what Ahmad Suaedy has described as a 'state-owned company' (Sijaba 2006). In June 2006 it declared the formation of a 'unified Islamic front' of 40 Islamic organisations that pledged their commitment to 'synchronise' their respective programs under the guidance of MUI.[29] These organisations included FPI, FBR, MMI and HTI. The resulting synchronised relationship operates on one level in a manner not far removed from the dynamics of a protection racket: FPI uses MUI's fatwa to legitimise violent vigilantism such as its attacks on the Ahmadiyah sect, while MUI uses this violence to justify the need for its fatwa to be followed in order to ensure 'religious harmony' (Sijaba 2006).

Another example of the opportunism underlying support of the anti-pornography bill is FBR's public attack on popular *dangdut* singer Inul Daratista. Renowned for her provocative *ngebor* 'drill' dance, Inul was a prominent member of the Unity in Diversity Alliance (Aliansi Bhinneka Tunggal Ika), which opposed the bill. Despite FBR's fondness for equally erotic versions of *dangdut*, the group claimed that Inul's hip gyrations threatened to 'destroy the moral character of Indonesia's youth'. As well as picketing her residence and forcibly closing down some of her karaoke bars, FBR demanded that she be prohibited from performing and, as an ethnic Javanese, 'go back where she came from'.[30] FBR's opposition to Inul was framed in moral terms, but the background to this opposition is less virtuous. Before the debate on the anti-pornography bill, FBR had lobbied Inul to employ its members as security at her chain of *dangdut* karaoke bars. She turned down the offer. FBR's apparent 'moral outrage' had less to do with Inul's hip gyrations than with her refusal to give its members jobs.[31] Through the anti-pornography debate it found an

29 See 'Ormas Islam Satukan Barisan' [Islamic Organisations form a United Front], *Jawa Pos*, 22 June 2006.

30 Interview with Fadloli el-Muhir, Jakarta, 2006.

31 In the homes of FBR members, posters of Inul and other well-known *dangdut* stars are a common decoration, and the daughters of several members work as *dangdut* singers at community celebrations. The immense popularity

opportunity to exact revenge and reassert its claim of territorial rights over Jakarta's nightlife.[32]

Similar discrepancies between public positions and private deal making surround FBR and FPI's opposition to the publication in 2006 of the Indonesian edition of *Playboy* magazine. As news spread of *Playboy*'s impending application for a publication licence, rumoured to be worth US$200,000, Jakarta's underworld clamoured for its share. The magazine was besieged by requests for pay-offs, including from organisations that later publicly opposed it.[33] FPI spearheaded the campaign against the magazine, attacking its Jakarta office, intimidating its employees and conducting sweepings of local newsagents for copies of the magazine. Despite its relatively tame content in comparison with local publications like *Lampu Merah* [Red Light], FPI proclaimed *Playboy* to be 'more dangerous to Indonesia's youth than illicit drugs'.[34] As an 'icon of pornography' *Playboy* was an irresistible target, embodying FPI's characterisation of Western culture as morally corrupt. As Alawi Usman from FPI explained:

> Why did we attack *Playboy* and not other publications such as *For Him Magazine* and *Lampu Merah*? Because they were prepared to compromise and adopt a low profile. But *Playboy*, it was arrogant. As an American icon it assumed that it could bully Indonesia and spread its filth freely without consequences (interview, Jakarta, 2006).

*Playboy*'s high profile, political symbolism and refusal to make concessions to FPI guaranteed that it would not be left alone. FBR also joined in demonstrations demanding the magazine be banned. However, in true *preman* fashion, FBR managed to profit from the furore behind the scenes: several of its Ambonese members were contracted by the magazine as private security, using their connections to help staff evade FPI and MMI in Jakarta before the magazine moved its office to Bali. The seeming contradiction between FBR's stance towards Inul and its stance

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of Inul among FBR members perhaps explains the ferocity with which they responded to her snub.

32 On national television Fadloli continued the vitriol, claiming that the women involved in the alliance were 'immoral' and 'devils'. This led to former first lady Sinta Nuriyah filing a libel suit against him. The case was eventually dropped after the intervention of Sinta's husband, Abdurrahman Wahid. Despite this, publicly Wahid has been a consistent critic of both FBR and FPI and an advocate of revisions to laws regulating social organisations.

33 This was rumoured to include both FPI and FBR (confidential interview, Jakarta, 2006).

34 Interview with Habib Rizieq Shihab, Jakarta, 2006.

towards *Playboy* is easily reconciled by what could be called the '*preman* world view'. As a senior FBR member explained:

> Any stance towards an issue is permissible so long as it facilitates benefits for our members and the organisation as a whole. In this respect we have and will remain consistent (interview, Jakarta, 2006).

Ultimately the organisation's public moral and political stance is determined by strategic considerations about which stance will bring the biggest rewards.

## 5 REDEMPTION OF THE *PREMAN*

The motivation for *preman* to join or be recruited into organisations like FPI and FBR is not totally reducible to a cynical desire for material reward. Within each group there exists an identifiable core of 'idealists' and ideologically motivated activists, and for some involvement is a transformative experience. FPI and FBR reject the common accusation that they are '*preman* organisations' but openly proclaim the virtue of recruiting *preman* into their ranks. *Preman* are considered 'lost souls', neglected by the government and other Islamic organisations, who require guidance, religious instruction and the opportunity to reform themselves. If these recruits occasionally transgress against the law, social norms or religious proscriptions, this is attributed to 'rogue individuals' (*oknum*) who have failed or are yet to complete the conversion process. The organisation itself remains untainted. On the other hand, *preman* perform a particular utilitarian role within both groups, as the foot soldiers and muscle necessary for their anti-vice campaigns.

For those who make a living through violence, extortion and petty crime, religion does potentially perform a redemptive function and provides a framework through which internal contradictions can be reconciled. Members of FPI's Laskar division often describe joining the group as a transformative experience. As one recounted:

> I first joined FPI as a way of getting inspiration, especially as I had no work and until I joined my life wasn't really going anywhere. I only finished primary school; realistically there isn't much I can do. Now I know I am a fighter for Islam, and feel like I have some kind of purpose and direction. Instead of just getting into fights over some little thing, now I fight for Islam (interview, Jakarta, 2005).

Another described a similar 'awakening':

> In those times when I was a *preman*, deep in my heart I was looking for a positive way to channel my spirit of struggle (*daya juang*). That is what I have

> found in FPI. I used to drink, gamble and basically be a menace, until one day I was confronted by FPI members, who told me I had to stop my sinful behaviour. At first I resisted. I thought, who do these guys think they are? But when FPI confronted us, you could feel that their 'power' came from their faith in God. … I was moved. It didn't take long before I followed my conscience, and joined with them (interview, Jakarta, 2005).

Redemption in this respect does not involve disavowing violence, but redirecting it towards an ostensibly religious end. FPI's Laskar and FBR's *preman* continue to profit from drugs, prostitution and pornography, but as their public adversary rather than their protector.

FPI has responded to accusations of extortion and *premanisme* by expelling members and blaming infiltrators, but FBR has sought to rationalise the practice. As representatives of the indigenous population of Jakarta, its members claim an ethical and legal right to demand 'tax'. If in the course of combating vice, members exact or receive payment, then that is only 'natural' and a legitimate recompense for the valuable social service they are providing. FBR members are, in the words of Fadloli, 'free to improve their welfare by any means necessary, as long as it *halal*'. *Halal* in this context is defined not by specific reference to the Qur'an, Hadith or scriptural traditions, but by Fadloli himself in his authority as a *kiai*. Fadloli invokes Islam as a transcendent moral and extra-legal order that supersedes civil and state law.

## 6 CONCLUSIONS

Vigilantism, as Abrahams (1998) has stated, exists at the 'frontiers of legitimacy' of the state, appropriating the notion of popular sovereignty in order to create a parallel order. The development by vigilante groups of large organisational structures also necessitates regular income. This creates the momentum for anti-vice movements to move closer to racketeering, as a racketeer is both a protector and an exploiter.[35]

FPI and FBR, and 'Islamic *preman*' more generally, practise what I refer to as 'morality racketeering'. Morality racketeering manipulates altruistic sentiments and ideals found in both marginal and mainstream Islamic discourse and takes advantage of gaps in state power to gain economic and political concessions. Both FPI and FBR have been strategically opportunistic, championing notions of Islamic law and virtue based on political and economic expediency. Like those running a classic protection racket, Islamic *preman* create a threat, in this case a 'moral

35 Consider, for example, the evolution of the Muslim vigilante group Pagad in the Cape Flats region of South Africa (Nina 2000).

crisis', which they are strategically placed to resolve. By eschewing many of the traditional staples of the *preman*, such as prostitution, gambling and drug trafficking, the new breed of Islamic gangsters attempt to gain a moral high ground that situates them as a morally virtuous vanguard. For street-level *preman*, this symbolic militancy provides a cover and legitimisation for the continuation of predatory behaviour. Virtue and self-interest, rather than being diametrically opposed, are in practice meshed in ways that allow members to easily reconcile the pursuit of criminal livelihood strategies.

Within FBR, Islam operates as an adjunct to a largely territorially defined sense of identity. Its anti-vice stance and championing of the anti-pornography bill provided a means by which to expand its control over turf. FPI has a more committed core of ideologically inspired religious activists. However, its loose organisational structure and focus on violent vigilante actions has provided a safe haven for *preman* whose commitment to its objectives is often weak. At the same time, both groups have articulated a populist notion of Islamic militancy that has struck a cord with many disenfranchised youth. Both offer the symbolic trappings of radicalism without the requirement for intensive study, asceticism or long-term commitment. For the leadership of both groups, the ability to mobilise a militant mass has improved their bargaining position with political elites in the dynamic and unstable post-New Order political environment. During the New Order, organised *preman* operated as 'loyal nationalists for hire' (Ryter 2005). Similarly, the current crop of Islamic *preman* are available for hire and mobilisation to defend another imagined and contested community—the *umat*.

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# 12 INDONESIAN TERRORISM: FROM JIHAD TO *DAKWAH*?

*Ken Ward*

In this chapter, I will try to predict the future evolution of the jihadi movement in Indonesia. Jemaah Islamiyah (JI) has been the best known of several jihadi organisations operating in Indonesia and neighbouring countries, and my focus will largely settle on it. The task is a hazardous one, not least because, in several respects, the conditions facing jihadism now differ vastly from when JI was set up as a successor to Darul Islam, which continued to exist, though shorn of some of its membership, after JI emerged in 1993. In the decade and a half between 1985 and 2000, the jihadi movement was free to expand with relative impunity, the more so as JI leaders were secure in their self-imposed exile in Malaysia. Now, however, confronting a vigilant police apparatus deployed by a government for which combating terrorism has high priority, Indonesian jihadis seem to be no nearer to achieving their goals of first an Islamic state and then a caliphate embracing several Southeast Asian lands. Many have paid heavily, through prison sentences or death, for the violence they or their comrades have wreaked over the last eight years. The likeliest outcome for the near future is that veteran jihadis will fall back on *dakwah*, or spreading peacefully their understanding of Islam, while some of their juniors, bound together in small cells or even acting individually, continue to carry out violence. But, as we will see, drawing a boundary between *dakwah* and jihad will be no easy task.

## 1 YUDHOYONO'S BALANCE SHEET

Susilo Bambang Yudhoyono's government has won high praise in the West for its thoroughness in fighting terrorism. Several major terrorists

have been arrested or killed since it took office, including Azhari, the late Malaysian bomb maker, Zuhroni, JI's latest commander (*amir*),[1] and Abu Dujana, a former JI military commander. There have been no terrorist attacks against foreigners in Indonesia for over two years. Sectarian conflict, which gave jihadis a stage for training and combat experience in Maluku and Central Sulawesi several years ago, has now largely been contained. The Indonesian police, the main counterterrorist agency, have toyed with various creative approaches to 'deradicalising' jihadis, and several former JI members, such as the one-time territorial division head, Nasir Abas, and the repentant Bali bomber, Ali Imron, have come to the fore as facilitators or role models for this program. Both have published books on their careers as jihadis, explaining their respective defections from the cause.[2]

In this context of disruption and setback for the Indonesian jihadi movement, what capacity might it nonetheless have for sustaining itself in the coming years? After all, Darul Islam survived military defeat and its leader's execution at the hands of the Sukarno government to resurface after a decade or so, handing on its ideology and commitment to a younger generation. Darul Islam first emerged during Indonesia's independence struggle against the Dutch and, aiming to establish an Islamic state, fought against both the colonial army and Indonesia's new national armed forces. Its record inspired many men later to play prominent roles in JI.

Several factors suggest that the jihadi cause will withstand counterterrorism efforts to some extent. Jones (2007) has outlined how extensive kinship ties are leading to the formation of future generations of potential jihadis. She points out that hundreds of terrorist detainees come from large families and have siblings or children already in the movement. Terrorists' families have even received public sympathy on occasion. The wives and children of two suspects, one of whom (Abu Dujana) had been injured in the course of being arrested and the other (Munajib) killed, were favoured with understanding media coverage and a sympathetic hearing from a parliamentary committee when they complained of the 'excess and trauma' they had suffered on witnessing those events (*Gatra*, 23 June 2007).

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1 Zuhroni is an Afghanistan veteran who shone in his first year as a student, notably being strong at mathematics. Later, however, his grades suffered because he was weak at religious subjects, an unusual deficiency in somebody later to become JI's *amir* (personal communication from Nasir Abas, July 2007).

2 According to the Indonesian police, some 437 terrorist suspects had been arrested by the end of 2007, of whom 341 had already been put on trial and sentenced (*Jawa Pos*, 27 December 2007).

Arresting and convicting terrorists and sentencing them to many years in jail will clearly not be enough to uproot the movement permanently. While some detainees will prove susceptible to deradicalisation for various reasons, others will not. In some Indonesian prisons, terrorist detainees have enjoyed considerable liberties, using mobile phones to spread their views outside, posting entries on websites, and gaining expertise in trading that may help them maintain jihadi networks after their release. In a 2007 report, the International Crisis Group described how some detainees had translated Middle Eastern jihadi texts into Indonesian and had them published. They had also managed to recruit non-jihadi prisoners to their cause (ICG 2007).

As for released jihadis, the police are unlikely to be able to bring enough surveillance resources to bear to prevent all inculcation of jihadi ideology from taking place outside the prison system. Several key JI figures received relatively short jail sentences and have already been released. These include Abu Bakar Ba'asyir, JI's second *amir*, as well as a former caretaker leader, Thoriquddin (also known as Abu Rusdan). Whatever surveillance Ba'asyir is now subject to, he remains very active, publishing a tract on the Islamic state, playing host to foreign visitors (including a delegation of German and Swiss clergymen) and making a widely reported visit to the three Bali bombers on death row to offer them advice and moral support before their execution. During that visit, Ba'asyir boldly warned that the Muslims who were responsible for the trio's execution, ranging from Supreme Court judges to the president, risked going to hell as apostates.[3] The president, then engrossed in suing a former parliamentarian for alleging he was a polygamist, took no action on being threatened with eternal damnation.

## 2 *DAKWAH*

These circumstances, and the reluctance of successive governments to ban JI or any other jihadi organisation, suggest that twenty-first-century jihadism will be at least as resilient in democratic Indonesia as Darul Islam proved to be under Sukarno's and Soeharto's authoritarian rule. Owing to counterterrorist rigour, however, Indonesian jihadis will prob-

3 See *Jawa Pos*, 16 December 2007. The report in this East Java-based newspaper captures the ambivalent, non-vilifying coverage the Indonesian press often gives Indonesian jihadis. It refers to Ba'asyir as *Ustadz* (Teacher) and describes him as a 'spiritual figure held in respect by the convicted men'. It acknowledges that he was once 'linked to international terrorists', but does not hint that he was ever JI's *amir*, a circumstance that is not publicly held to be a fact in Indonesia.

ably be unable to mount and preserve a complex organisation. They are therefore likely to face two options. The first and by far the riskier option is to imitate the Malaysian terrorist, Noordin Top, by banding together to launch bombing or other attacks or by doing so individually. This is unlikely to garner any more popular support than did earlier terrorist acts, and only ensure that counterterrorism stays a top government priority. But that will not necessarily deter young Indonesians who have been persuaded by jihadi websites that they will secure a place in heaven. The second option is to restore the primary focus on *dakwah*, that is, proselytisation or spreading Islam's message.

According to Abu Rusdan, who has given several interviews since his release, the way forward lies in reinstating the JI agenda of 1993–99, the only period in which, he claims, JI had a duly appointed leader, Abdullah Sungkar. In that early period, JI shifted its emphasis from the state to society. 'The focus of attention was on education and *dakwah*. We postponed addressing other agenda items to see first how society responded to our *dakwah*' (*Gatra*, 26 June 2006). This was the era, he says, before JI 'elements' engaged in terrorist actions.[4] JI taught that jihad was authorised by sharia, but to 'operationalise' jihad called for decisions by an effective leadership which, after Sungkar's death, JI no longer had. *Dakwah* and education are thus to be the means by which the Muslim community is brought to an appropriate conception of jihad. This is in line with PUPJI, the 'General Struggle Guidelines of JI', which its central leadership board produced in 1996. It defines *dakwah* and education as the first steps in JI's strategy for creating an Islamic state.[5]

Abu Rusdan describes the task ahead in the following terms:

> As an organisation, it has to be admitted that our condition is weak, but this doesn't mean the struggle for jihad has ended. I believe that we should focus on how the Muslim community can come to see jihad as a duty for every Muslim, the same as daily prayers, paying alms (*zakat*), fasting and so on. This consciousness ought to be continuously fostered … The wider it spreads, the easier it will be to bring together a force adequate to establish Islamic power … Even if there is no [sectarian] conflict, jihad will persist, because God has laid down that, if Muslims are persecuted, it is the duty of other Muslims to defend them (Taufik Andrie, personal communication, September 2007).

Ba'asyir himself told the Indonesian press in December 2007 that struggle through *dakwah* now had priority. *Dakwah* would explain what Islam was. At the right moment, *dakwah* would turn into jihad but, he warned,

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4 Tactfully, Abu Rusdan uses the term *anasir* (elements) rather than *oknum* (rogue elements) to avoid condemning too harshly the terrorist acts of his fellow JI members.

5 See the account in Abas (2005: 102–8).

it might well meet resistance. Jihad's proponents should counter that resistance with whatever weapons the 'enemy' himself deployed. For example, if the enemy resisted with F16s, it would hardly do to respond just with sticks (*Suara Merdeka*, 26 December 2007).

That *dakwah* should precede jihad operations is widely accepted. But what jihad means seems more contested than ever, and so too is how long *dakwah* should last before jihad begins. The key issues at stake include whether the Indonesian government is legitimate, or should be seen as impious or tyrannical (*thogut*) because it does not implement Islamic law. If the latter is the case, can its officials be targeted? Were the Bali and later bombings justified? If they were not, were at least their perpetrators' motives pure? For Muslims, is Indonesia a country that is at war or at peace? Are martyrdom operations acceptable or not? Is jihad an individual duty (*fardu 'ain*) or merely a community duty?

Where the balance of opinion lies on such issues cannot be known until many more jihadis express their views. In the absence of authoritative spiritual leaders acting without police hindrance, jihadis may have to decide for themselves. Here are two representative views. A young jihadi serving a long prison sentence on Nusakambangan, an island off the south Javanese coast, says that jihad is a duty for individual Muslims. He continues as follows:

> But we mustn't forget that actually the highest-level jihad is physical war. Some see *dakwah* as jihad, and others see education in the same light, but for me the highest jihad is still war. Sure, you can find religious authorities who say that jihad has various proportions and should be adapted to the capacities of each Muslim. But even those who spread this message will find that one day they in turn will have to take up the highest form of jihad. They won't have any right to cop out (Taufik Andrie, personal communication, September 2007).

As for how long *dakwah* should have priority, Abu Dujana follower Sarwo Edi Nugroho has argued in a prison interview that it should not be a process without end. Asked what the weapons he had access to were intended for, he replied that weapons could be used when *dakwah* became 'stuck' (*mentok*). He explained this as follows:

> [T]ruth and goodness are not always accepted. If people are taught (*didakwahi*) goodness but resist the teaching, weapons may be used. We have to prepare for that eventuality (*Tempo*, 15 April 2007).

## 3 *PENGAJIAN* AS INCUBATORS OF JIHADISM

A central institution for conducting *dakwah* is the *pengajian*, or Islamic study group. The verb *mengaji* means to study the Qur'an or Islam in

general. A *pengajian* is run by a teacher (*ustadz* or *guru ngaji*). Indonesians usually say that the teacher 'fills' (*mengisi*) rather than 'teaches' or 'leads' the group, an expression I will use as well. In a *pengajian*, one can listen to a sermon, learn how to recite the Qur'an or read an Arabic text. Radical Muslims have no monopoly on this institution in Indonesia. Religious leaders (*kiai*) associated with the traditionalist Nahdlatul Ulama (NU), for example, also use *pengajian* to extend their influence beyond their own schools.

*Pengajian* escaped easy control or manipulation in the Soeharto era because they were, on the surface, venues for religious and not political activities. This advantage holds for jihad-oriented *pengajian* as well. Another advantage is that filling *pengajian* is an occupation with few overheads beyond the possession of some Islamic texts. It can thus be carried out by itinerant preachers, including those living in exile like JI's first leaders, Sungkar and Ba'asyir. To round out an income initially dependent on *pengajian* student contributions, teachers often engage in petty trade. Ba'asyir, for example, traded in honey while in Malaysia, and Hambali sold Islamic medicines there.

*Pengajian* can be conducted in mosques or other public buildings or in private residences. As an underground movement that never registered as a legal organisation, JI did not open offices anywhere in Indonesia. It consequently had to use the office space of other organisations sympathetic or allied to it or, alternatively, borrow space in a mosque. There are several mosques or foundations throughout Indonesia that jihadis have used for *pengajian* or for branch meetings. The ar-Rasikhun foundation, for example, used to be at 58 Menteng Raya, Jakarta, and meetings of JI's Jakarta branch, mass circumcisions, the distribution of *zakat* and other activities all took place there. Khalid Sheikh Mohammed, the 'mastermind' of the September 11 attacks, stayed at that address during a visit in 1996 and used the cover of the foundation to send cloth, clothing and bicycles to Afghanistan.[6] The al-Furqon Mosque at 45 Kramat Raya, Jakarta was also important. Bali bomber Imam Samudra joined a *pengajian* there and met a certain Jabir, who persuaded him to undertake jihad and swore him in to Darul Islam.[7] The Darussalam foundation in Surabaya run by JI's East Java branch head and Zulkarnain's al-Aman foundation in Solo were other such locations.

To see how a study group can evolve into a cell planning violent jihad, we will consider the case of a *pengajian* in Cimanggis, a town south of Jakarta, whose *ustadz* was one Aman Abdurrahman, originally known as

6 Personal communication from Taufik Andrie, based on interviews with Farihin ibnu Ahmad, October 2007.

7 Imam Samudra's deposition in his own case dossier.

Oman Rochman. Chemicals that exploded on 21 March 2004 in a rented house used for the *pengajian* prompted an off-duty policeman who lived nearby to investigate. Five men at the scene were taken into custody, including the 32-year-old Aman Abdurrahman. He was a graduate of the Islamic and Arabic Sciences Institute (LIPIA) in Jakarta. During his first interrogation, Aman denied being a member of any jihadi movement. He admitted to having been prayer leader (*imam*) at the al-Sofwa Mosque in south Jakarta, where he had set up a *pengajian* group, and to having filled *pengajian* in four other places.[8]

Aman appears to have been a *takfiri*; that is, he openly condemned Muslims who disagreed with him as 'infidels' and so made himself unwelcome in one mosque after another. He nevertheless retained up to 15 loyal followers, and financed the trading activities of some of them. At least seven of his followers were university students or graduates, including one who had graduated from the prestigious private Christian university, Trisakti. None were graduates of Islamic boarding schools (*pesantren*). This highlights one of the reasons for the popularity of *pengajian*, namely that they offer Muslims who have been educated in secular schools the chance to improve their knowledge of Islam. A common attitude is: 'I am a Muslim, but I don't know much about Islam'.[9] Indeed, *pengajian* are the most practical forum for any adult Muslim to deepen his or her knowledge of Islam, irrespective of educational background.

Aman testified that he had instructed his followers in the doctrine of the unity or oneness of God (*tauhid*)—a central tenet of Islam accepted by all Muslims—and in Islamic jurisprudence (*fiqh*). In the brief evidence given by Agus Kusdiyanto, one of Aman's followers, we can see how instruction in *tauhid* led to the embrace of jihad. Agus told police interrogators that the science of *tauhid* teaches man to worship God alone and not to put anything on the same level as God.[10] To do so is to practise polytheism or idolatry, *syirik*. Agus said he had learned that he had to shun any kind of polytheistic behaviour and view a polytheist or idolator as an infidel. In case Muslims were attacked one day by the polytheists or infidels, Agus continued, he had to undertake physical and military training long in advance of any possible attack and learn how to make bombs.[11] Agus Kusdiyanto disclosed another aspect of Aman's teach-

8 Aman Abdurrahman's deposition in his own case dossier.

9 Interview with Shamsul Bahri, former JI member and mechanical engineering graduate, Johore Bahru, Malaysia, August 2006. In their testimony, several of Aman Abdurrahman's followers also gave this reason for attending his *pengajian*.

10 Agus Kusdiyanto's deposition in Oman Rochman's case dossier.

11 The connection between jihad and fighting polytheism is clearly a strong one. Ali Imron wrote in his memoirs that, as the eradication of polytheism was a

ing when he said that democracy and the parliamentary elections due in April 2004 were idolatrous and that consequently he, Agus, would not vote.

Aman Abdurrahman told investigators that he had at first been content to teach *tauhid* and *fiqh*, to let his students 'live in the modern world armed with strong faith'. But then he realised that Muslims suffered from injustice and often lacked a true perception of *dakwah* and jihad, so he switched to expounding and practising jihad (*mendakwahkan, mempraktekkan jihad*).[12] The turning point came when a student introduced him to an experienced jihadi called Harun. In a 2007 interview, Aman said that he had found out that Harun had fought in Maluku and in Poso, Central Sulawesi, the two main areas of Muslim–Christian fighting in Indonesia.[13] Harun persuaded Aman that Muslims who were unable to undertake jihad nonetheless had to ready themselves for it, by carrying out physical training, learning how to use weapons and make bombs, and mastering the arts of disguise and deception. Aman's followers were keen to start training with Harun on the grounds of the University of Indonesia's nearby Depok campus. Harun brought along a pistol to some of his classes in weapons theory. The accidental explosion of chemicals on 21 March abruptly ended both the bomb-making class and the *pengajian* that had spawned it.

Aman was sentenced to seven years' jail for possession of explosive materials. In an interview, he likened jihad to a tree.[14] He said that all too often jihadi organisations focused on the twigs and leaves, attacking immorality (*maksiat*) or trivial instances of polytheism or innovations in Islamic practice (*bid'ah*), when what mattered was developing strong roots for the tree so that it would survive and grow well. The tree's roots were the Islamic community's loyalty towards jihad, and strengthening the roots meant extending and deepening that support by propagating or teaching jihad (*dakwah jihad*). In this context, he condemned JI's bombing operations directed at the Marriott Hotel and the Australian Embassy, because he saw no benefit in them from a jihad perspective. The aim of conducting an attack, he argued, was to persuade the Islamic

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principal objective of jihad, the two Bali bombing operations and the attacks on the Marriott Hotel and the Australian Embassy should be judged in terms of whether they had helped achieve that goal. He condemned them because they had not (*Jawa Pos*, 18 December 2007).

12 Aman said that he had moved from being a *salafi* to being a *salafi jihadi* at this time. For a detailed account of the differences between these two positions, see ICG (2004).

13 Personal communication from Taufik Andrie, November 2007.

14 Personal communication from Taufik Andrie, November 2007.

community to embrace the cause of jihad, but bombing sites in Jakarta and killing fellow Muslims would only sow seeds of hatred towards the jihadis. In jail, Aman now works at his self-appointed task of propagating jihad by translating Arabic texts, particularly those of Muhammad al-Maqdisi, the one-time spiritual mentor of the late Jordanian terrorist, Zarqawi. As of late 2007, Aman had translated up to ten of al-Maqdisi's works into Indonesian, and had had them posted on the website <www.anshar-tauhid-wa-sunnah.blogspot.com>.

The Aman Abdurrahman case is an example of a *pengajian* group that was diverted from *dakwah* towards preparing for violent action through the appearance of a radicalising external figure. There have been other examples of *pengajian* connections leading to violence after the arrival of such a figure. Imam Samudra's mentor, Jabir, played this role in Bandung. There he met an *ustadz* called Iqbaluzzaman, now serving a 20-year jail term for helping to plan a church bombing on Christmas Eve, 2000.[15] This affair, too, culminated in an accidental explosion, but a fatal one.

Having graduated from an Islamic teachers' college, Iqbaluzzaman filled *pengajian* in mosques, prayer houses (*musholla*) and private residences, including his own and that of one of his students. He ran as many as four *pengajian* groups in different parts of Bandung at any one time. Among the subjects he taught were *tauhid* and theology (*aqidah*), *fiqh* and exegesis of the Qur'an and the Hadith, as well as everyday aspects of worship such as the prayer rituals. Iqbaluzzaman joined Darul Islam around 1986. In time he was appointed head of *dakwah* for the Bandung branch but later left the organisation. In an interview, Iqbaluzzaman was adamant that he had limited himself to teaching and had acquired no military skills.

Jabir joined one of Iqbaluzzaman's *pengajian* around 1995. Some years later he introduced his teacher to a friend of his, Hambali, claiming that Hambali wanted to talk to him about *pengajian*-related topics. In fact, however, Hambali soon broached the subject of jihad, arguing the need to take some action to show solidarity with oppressed Muslims in Ambon. Perhaps to flatter him and obtain his cooperation, Hambali praised Iqbaluzzaman's *pengajian* groups on the grounds that they had attracted many students and strengthened the faith and piety of the Islamic community in Bandung. Whether or not the *ustadz* really accepted the imperative of jihad, he recruited at least three former *pen-*

15 Personal communication from Taufik Andrie, based on a November 2007 interview with Iqbaluzzaman. Other accounts of the Iqbaluzzaman case are to be found in ICG (2002), and at <http://asopian.blogspot.com/2003_10_01_asopian _archive.html>, written by the Indonesian journalist Agus Sopian. It is difficult to work out when Iqbaluzzaman is telling the truth and how much he was involved in bomb-making activities.

*gajian* students for Jabir's and Hambali's proposed bombing operation, though not any members of his current *pengajian*. One of these recruits was killed in the unintended explosion on 24 December, together with Jabir himself. The two other recruits went on the run but were found after a year or so and sent to jail.

Further examples from the last few years can be found in which the *ustadz* himself was intent on directing his students towards jihad and needed no external agent. Where a teacher has access to several *pengajian*, he can select promising students from each of them and isolate them in one group, which he can then transform into a terrorist cell. Orienting a *pengajian* class towards jihad in a world where Muslims are always being persecuted somewhere or other is not likely to be a tough challenge. Preventing that evolution could well be a much harder task.

## 4 JIHAD AND SECURITY

For those dissatisfied with simply practising *dakwah*, rebuilding a clandestine organisation will be difficult for some time to come because so many jihadis have been pushed into the spotlight of police interrogation and media interest. Sentences of many years' imprisonment will also have a deterrent effect on jihadis' commitment. Moreover, the authorities should by now be fully aware of the gamut of security measures JI and other terrorist groups have adopted to preserve their clandestine existence.

A high degree of security consciousness and an emphasis on secrecy have in fact punctuated much of Islamic history. Although *taqiyyah*—deception or dissimulation that is justified to defend the faith—is usually associated with Shi'ism, some Sunni movements and Sufi orders have also set great store on secrecy:

> [*Taqiyyah*] was used to justify the concealment of beliefs likely to arouse the hostility of the authorities or the populace; it was cited as an answer to the self-destroying militancy that had led so many to their deaths in utterly hopeless rebellions (Lewis 1967: 25).

Indian Wahhabis in the nineteenth century evolved a set of stratagems that have a modern ring to them:

> To maintain confidentiality, the movement adopted a number of security measures. Its leading members all used aliases, its communications were so written as to appear to be innocuous business letters, and a code was devised for key words. God was always spoken of as the *mukhtar* or 'agent', jihad was termed a 'lawsuit' … money orders were referred to as 'white stones', money as 'books' or 'merchandise' (Allen 2006:110).

A Malaysian member of the Johore branch of JI, Wan Min bin Wan Mat, has given the police the fullest account of JI's internal security measures. These included a ban on passing information horizontally between JI units, the use of cover stories (*coverisasi*) to conceal JI activities, the absence of an identified central office and practice of the 'need to know' principle. Wan Min said: 'Don't tell others what they don't need to know'. Four years later, Sarwo Edi Nugroho put it slightly differently: 'What may be known is only what has to be known' (*Tempo*, 15 April 2007). Other security arrangements ranged from the destruction of documents and the restricted handling of the PUPJI manual to the use of coded language.

No doubt there were infringements, but JI security measures were sufficiently enforced for many members in one hierarchical chain not to know what was happening in another. Perhaps the most striking demonstration of such compartmentalisation is the fact that no formal discussion of the first Bali bombings took place at the JI central leadership summit held in Tawangmangu, Central Java, on 17 October 2002. In fact, several of those who would carry out the bombings had also taken part in the Christmas Eve church bombings of 2000. Their being at liberty for almost two years afterwards illustrates the efficacy of JI's security procedures, as does the success of operatives like Azhari, Abu Dujana and Noordin Top in avoiding capture (or death) for several more years.

The use of aliases was another important security measure. It is common for Indonesian jihadis to have several, even many, aliases or alternative names. Some of these are in the form of *kunya*, the names beginning with 'Abu' (father of) or 'Ummu' (mother of) by which Arabs are known once they have a child. Usually the first child's name is used if it is a boy, so that Ahmed's father becomes known as Abu Ahmed and his mother as Ummu Ahmed. A daughter's name will probably be used only if there are no sons. Confusingly, *kunya* can also be adopted by men without children, or even given to children. Indonesians on jihad in Pakistan or Afghanistan all seem to have adopted aliases but not necessarily in the *kunya* form. Thoriquddin, for example, was known in Afghanistan as Hamzah, but as Abu Rusdan following the birth of his son (Abas 2005: 42). Some *kunya* are in fact the names of early Islamic heroes, particularly Companions of the Prophet. Ainul Bahri, for example, took the name Abu Dujana. This allowed his wife cunningly to claim after his arrest that he could not be her husband, as the couple did not have a child called Dujana (*Jawa Pos*, 18 June 2007).

The best-known aliases for JI figures tend not to be in the traditional *kunya* form. Abdul Aziz, who is now universally known as Imam Samudra and has published a book under that name, has other, less well-known aliases, including the *kunya* Abu Umar. Pranata Yudha, Nasir

Abas's predecessor as the head of a territorial division, remains better known as Mustofa than as Abu Tholut, the *kunya* he acquired at the birth of a son. Jihadis use aliases to avoid capture but also sometimes to keep their activities concealed from their own families. This explains why families often express honest disbelief when their children are exposed as jihadis, especially if they have been killed. Jihadis certainly take their aliases seriously. Nasir Abas says that he met Mukhlas in 1987 and became his brother-in-law in 1990, but did not discover that his real name was Ali Ghufron until the media identified him as one of the Bali bombers in 2002. He also says that, when Ba'asyir told him during a one-on-one meeting in Solo that he would be replacing Pranata Yudha as head of a territorial division, Ba'asyir used aliases for both men, saying 'Suleiman, I want you to take over from Mustofa'.[16]

Adopting an alias not only enhances security, it also allows some jihadis to acquire names that are more Islamic than their original ones. Changing names has been all the easier for jihadis because acquiring a new identity card (KTP) or passport is such a simple matter. The head of the East Java branch of JI, Usman bin Sef alias Fahim, used a KTP in the name Muhammad Kamil.[17] He told police that he had needed a false KTP because, as a Muslim activist, he was afraid of being kidnapped. He gave an intermediary a passport photo and Rp 70,000 (less than $10) and received his new KTP three months later. Australian Embassy bombing participant Rois told the police that he had made a KTP for a comrade-in-arms called Apuy by photocopying his own KTP, typing in Apuy's bio-data in the name Ramdani, and then photocopying it again using a photograph of Apuy.[18] Making it costlier and more difficult to forge identity papers might be one of the most helpful counterterrorism steps the Indonesian state administration could take.

Azhari and Noordin Top showed a sophisticated grasp of security as they moved, together or separately, from one hiding place to another in 2003–05 and 2003 to the present, respectively. Changing their aliases each time they moved, they maintained a string of couriers and other helpers scattered across Java to chauffeur them around, borrow motorcycles or find them accommodation, either rented or with sympathisers. Crucially, they were consistently able to keep groups of supporters in ignorance of the existence or identity of other supporters. Usually, a sympathiser would receive a message from an acquaintance asking assistance for a visitor, perhaps called a 'brother' (*ikhwan*). The person would then take

16 Interview with Nasir Abas, Jakarta, August 2006.
17 Deposition in his own case dossier.
18 Deposition in his own case dossier.

on responsibility for sheltering Azhari, Noordin or others for one stage of their roaming around Java.

Given Azhari's death, Noordin's inaccessibility and the limits of public information, it is hard to know how strictly they and their comrades observed communication security. Not all jihadis appear to have been vigilant. Ahmad Rofiq Ridho, for example, the younger brother of the notorious bomber Fathurrahman al-Ghozi, admitted that he was once reprimanded by a more senior jihadi for using a mobile phone. He confessed that he did not take any notice, because he did not believe that his phone was being bugged.[19]

## 5 FUTURE PROSPECTS

Although observers have made some progress in grasping the dynamics of Indonesian jihadism, predicting its future is still perilous, as present-day conditions differ so much from those in the 1980s and 1990s. As conflict has increasingly engulfed Southwest Asia and the Middle East, Indonesian radicals have become ever more convinced that the infidel hordes of the West, acting in tandem with impious governments in the Muslim world, are waging war on Islam. Yet the scope for jihad outside Indonesia has incontestably shrunk. Moreover, a half-decade's terrorist acts inside Indonesia have arguably failed to expand the domestic constituency for violent jihad, even if an influential section of the Indonesian elite remains prey to the belief that America's hand is somehow to be detected behind some or all of those acts. Jihadis interviewed in prison confidently assert that, for every jihadi who falls, a thousand will arise, but the evidence for such proliferation is not yet at hand.

As the veterans of previous decades reach their forties and fifties, the vast majority will likely hew to the path of *dakwah*, while some of their juniors in their teens and twenties will succumb to the temptation of violence with its promise of heavenly rewards. But no matter how many do so, there is little risk that in the next few years jihadi forces will get the better of the security apparatus arrayed against them. Indeed, the future of Indonesian jihadism will depend to some extent on the dialectical relationship between its adherents and the police and other authorities tasked with opposing them. Their mutual confrontation will intensify if jihadis start targeting government officials and security officers directly. So far, surprisingly few of them have died at terrorist hands. Nor has terrorism been personally costly to members of the national political elite,

19 Personal communication from Taufik Andrie, November 2007.

except for one politician who was slightly injured in the Marriott attack. Most victims have been foreigners or Indonesian 'civilians'. The relationship would also change if the government chose to ban jihadi teaching or intervene heavily in the affairs of the radical *pesantren* that have long been the mainstay of jihadi recruitment.

The proposed transfer of all terrorist detainees to Nusakambangan, which began at the end of 2007, indicates a toughening of the government's stance, the consequences of which could not be judged at the time of writing. Amid various uncertainties, however, it seems clear that controlling *pengajian* is not a feasible option, as they probably number in the hundreds of thousands throughout Indonesia. If endowed with a charismatic personality or at least impressive Islamic credentials, an *ustadz* can probably transmit his beliefs to some of his followers without fear of detection. Weapons theory can be taught indoors, and physical education, if conducted with appropriate caution, can likewise be undertaken without arousing undue suspicion. Should Indonesians abandon the use of bombs in favour of guns and thus no longer need to study bomb making, it will become even harder to keep tabs on jihad-oriented *pengajian*. This highlights an enduring jihadi advantage, namely that no boundary can permanently be laid down between *dakwah*, surely the duty of all Muslims, and jihad.

## ACKNOWLEDGMENTS

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# PART III

# The Islamic Economy

# 13 THE DEVELOPMENT OF ISLAMIC BANKING IN THE POST-CRISIS INDONESIAN ECONOMY

*Umar Juoro*

Before the economic crisis of 1997–98, Bank Muamalat Indonesia was Indonesia's only Islamic commercial bank. It was founded in 1991 to meet demand from educated middle-class Muslims for Islamic banking services, and as part of then president Soeharto's political strategy to accommodate Muslim aspirations. The bank began trading in May 1992. Since the crisis, two additional Islamic commercial banks have been established, as well as a large number of Islamic banking units operated by conventional banks.

The 1998 Banking Law has facilitated the development of a dual Islamic and conventional banking system by allowing state, private and regional banks, as well as one foreign bank, to provide Islamic banking services. The law defines an Islamic bank as a commercial bank that complies with Islamic law (sharia) prohibitions against payment of interest (*riba*), contractual ambiguity (*gharar*), financial speculation (*qimar*) and other prohibited (*haram*) activities. In this chapter, the terms 'Islamic bank' and 'sharia bank' are used interchangeably.

This chapter argues that Islamic banking in Indonesia has the potential to grow greatly in volume if the banks can improve their product development and risk management procedures, and if they can raise the general level of awareness among the population about Islamic banking. Attention should also be paid to improving the effectiveness of regulation and correcting the distortionary tax arrangements whereby sharia products are subject to excessive levels of value-added tax.

## 1 THE PROGRESS OF ISLAMIC BANKING

The fast growth of Islamic banks in the post-crisis era has been driven by the belief that there is untapped demand within the community for Islamic banking services, especially among Indonesia's increasingly affluent Muslim middle class. Encouraged by the success of the international Islamic banking sector, many conventional banks (including one foreign bank) have opened Islamic banking units. In addition, Indonesia has three Islamic commercial banks: Bank Muamalat Indonesia, Bank Syariah Mandiri and Bank Syariah Mega Indonesia. Unlike the Islamic banking units, which are organisational units within an existing conventional bank, the Islamic commercial banks are established as separate legal entities.

Whereas Bank Muamalat Indonesia was founded from the start as an Islamic commercial bank, Bank Syariah Mandiri and Bank Syariah Mega Indonesia started out as conventional banks (Bank Susila Bhakti and Bank Umum Tugu respectively) and converted to Islamic banking. The main reason for an existing bank to expand into Islamic banking is the desire of the parent bank or company to diversify and gain a share of the expanding Islamic economy. This applies to both government and private banks, as well as the provincial banks. Table 13.1 lists the Islamic commercial banks and Islamic banking units currently operating in Indonesia by type of bank.

Islamic banking is growing quickly in Indonesia, but from a low base. The share of Islamic banks in total bank assets was only 1.7 per cent in 2007 (see Figure 13.1). Such banks contributed only 1.7 per cent of total bank deposit funds and 2.7 per cent of total bank financing in December 2007. But although Islamic banks are currently marginal players in the banking sector, many analysts believe that there are good prospects for higher growth, particularly as the sector establishes a reputation for reliability and professionalism. The central bank, Bank Indonesia, projected that Islamic bank assets would rise to around 5 per cent of total bank assets by the end of 2008 (a target that is unlikely to be met), and to 10–15 per cent of total banking assets by 2015.

Islamic banks are more active than the conventional banks in dispensing finance: the loan to deposit ratio is 103 percent for Islamic banks, compared with only 63.2 per cent for conventional banks. The Islamic banks also have a slightly higher level of non-performing loans than conventional banks, at 6.6 per cent and 5.8 per cent respectively. Financing is the Islamic banks' main means of generating revenue. Conventional banks, on the other hand, can remain profitable even with relatively low loan to deposit ratios, because of their other sources of income. These include interest income and reliable revenue from government bonds

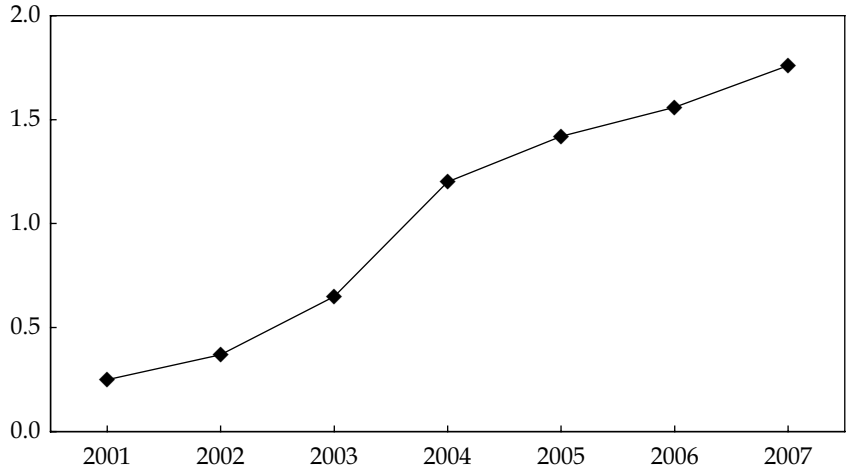
*Table 13.1 Islamic Bank Offices in Indonesia, 2007*[a]

| | No. of Head Offices | No. of Main Branch Offices | Year Founded |
|---|---|---|---|
| **State banks** | | | |
| PT Bank Syariah Mandiri* | 1 | 57 | 1999 |
| PT Bank Negara Indonesia | 1 | 24 | 2000 |
| PT Bank Rakyat Indonesia | 1 | 27 | 2001 |
| PT Bank Tabungan Negara | 1 | 12 | 2004 |
| PT Bank Ekspor Indonesia | 1 | 1 | 2007 |
| **Provincial government banks** | | | |
| BPD Riau | 1 | 2 | 2003 |
| BPD Kalsel | 1 | 2 | 2003 |
| BPD Sumatera Utara | 1 | 2 | 2003 |
| BPD Aceh | 1 | 2 | 2003 |
| BPD Nusa Tenggara Barat | 1 | 1 | 2004 |
| BPD Kalimantan Barat | 1 | 1 | 2004 |
| BPD Sumatera Selatan | 1 | 1 | 2004 |
| BPD Kalimantan Timur | 1 | 1 | 2006 |
| BPD DIY | 1 | 1 | 2007 |
| BPD Sulawesi Selatan | 1 | 2 | 2007 |
| BPD Sumatera Barat | 1 | 1 | 2007 |
| BPD Jawa Timur | 1 | 1 | 2007 |
| PT Bank Jabar | 1 | 5 | 2004 |
| PT Bank DKI | 1 | 1 | 2004 |
| **Cooperative banks** | | | |
| PT Bank Bukopin | 1 | 5 | 2001 |
| **Private domestic banks** | | | |
| PT Bank Muamalat Indonesia* | 1 | 51 | 1992 |
| PT Bank Syariah Mega Indonesia* | 1 | 5 | 2004 |
| PT Bank Danamon | 1 | 7 | 2002 |
| PT Bank Internasional Indonesia | 1 | 2 | 2002 |
| PT Bank Permata | 1 | 5 | 2003 |
| PT Bank Niaga | 1 | 2 | 2003 |
| PT Bank Lippo | 1 | 1 | 2007 |
| PT Bank IFI | 1 | 1 | 1999 |
| **Foreign bank** | | | 2000 |
| HSBC | 1 | 0 | 2003 |
| **Rural banks** | | | |
| Islamic rural banks (BPRSs) | 114 | 0 | – |
| **Total** | 142 | 222 | |

a An asterisk denotes an Islamic commercial bank; the others are Islamic banking units in conventional banks.

*Source:* Bank Indonesia (2007).

*Figure 13.1 Sharia Bank Assets as a Share of Total Bank Assets (%)*




*Source:* Bank Indonesia (2007).

and recap bonds (issued to recapitalise banks after the crisis). Under sharia, Islamic banks are not permitted to buy government or corporate bonds. The only bonds that comply with sharia, and can therefore be held by Islamic banks, are *sukuk* (discussed further below).

Many Islamic banks rely on the parent bank, rather than their clients' deposits, for the funding to finance their loans. This makes their loan to deposit ratios look high. This mainly happens at regional banks that own Islamic banking units.

The most rapid growth in Islamic bank assets occurred in 2003 and 2004, when many conventional banks raced to open Islamic banking units. In 2005, no conventional bank opened an Islamic banking unit, and in 2006 only one regional bank did so. In 2007, four new Islamic banking units were established. These fluctuations probably reflect uneven demand from Indonesian Muslims themselves; a large majority still prefer to use conventional banking services, which are seen as offering greater flexibility and a wider variety of products than the Islamic banks.

Nevertheless, Indonesian Muslims express considerable support for the concept of Islamic banking. Studies sponsored by Bank Indonesia (2000a, 2000b) show that a large proportion of Muslims (45 per cent in Central Java and 48 per cent in West Java) consider bank interest to be equivalent to *riba*, and therefore contrary to Islamic law. Nevertheless, a significant minority remain uncertain about the position of interest in Islamic law, in particular whether it is allowed (*halal*) or forbidden

(*haram*). The Bank Indonesia studies also find that the main motivation for Muslims to deposit their savings with an Islamic bank is to comply with sharia law, especially with regard to the prohibition on interest. Islamic bank customers see the dividend-sharing system practised by Islamic banks as not only compatible with sharia law but also mutually beneficial to the bank and its customers. They say that the Islamic banks offer products that are well suited to customers' needs, on both the financing and saving sides. In addition, the customers who utilise Islamic banks rate their service as relatively good. The studies conclude that, in general, Islamic banks are well regarded by the Indonesian Muslim population.

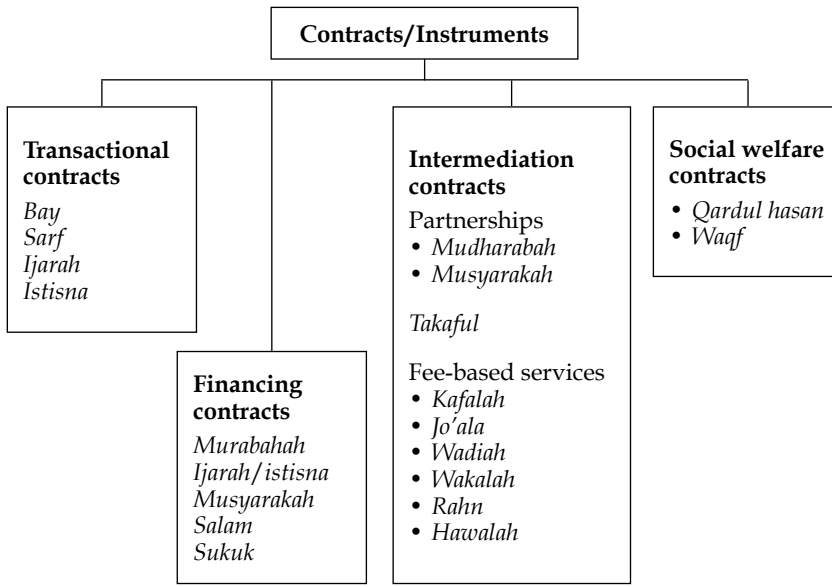
In mid-2007, the total assets of the three Islamic commercial banks stood at Rp 29.9 trillion, and their total funding at Rp 25.7 trillion. The performance of the Islamic commercial banks has been better than that of the Islamic banking units, as measured by financing, saving and profitability indicators. This is because the independent status of the banks gives them more freedom to develop their businesses, while still allowing them to access support from the conventional banks that own them (especially in the case of Bank Syariah Mandiri and Bank Syariah Mega Indonesia). It should also be noted that Muslim scholars favour independent sharia banks over sharia units on theological grounds, that is, because they are better isolated from interest-related activity.

In mid-2007, the total assets of Islamic banking units were Rp 23.3 trillion and their total funding Rp 20.4 trillion. Islamic banking units owned by conventional banks have not expanded as quickly as planned; as a consequence, profit levels have been below forecast. In part this is because sharia units depend heavily on the parent bank for direction and decision making. The most senior executive in an Islamic banking unit is usually just a divisional head, and therefore unable to make important decisions without the approval of more senior executives outside the unit. In addition, many sharia units are neglected by the parent company's board of directors, for whom Islamic banking is just a small part of the total business.

In addition to Islamic commercial banks and the Islamic banking units owned by conventional banks, Indonesia has a large number of Islamic rural banks (BPRSs)—114 in December 2007 (see Table 13.1). These banks have smaller capital investment requirements and offer only limited saving and financing services. BPRS assets comprised 4.0 per cent of total rural bank assets in December 2007; their loans comprised 3.8 per cent of total rural bank financing.[1]

1 Indonesia also has around 3,000 Islamic saving and loan cooperatives (BMTs) operated by sharia microfinance institutions. They provide similar services to

*Figure 13.2 Types of Contracts in the Islamic Economy*




*Source:* Adapted from Iqbal and Mirakhor (2007).

## 2 TYPES OF FUNDING AND FINANCING

The Islamic economy is contractual in its conception, content and application. In Islam, a contract is legal according to sharia if the terms of the contract are free of any prohibited practices. Figure 13.2 shows the various types of contracts in the Islamic economy categorised according to the nature of the contract. Table 13.2 gives a brief explanation of some of the more common types of Islamic contracts.

### Funding

Islamic banks offer three main types of savings vehicles. The first is the *mudharabah*-based term deposit, which accounts for 52.8 per cent of the Islamic banks' total funding. Rather than earning interest in the conventional sense, *mudharabah* funds are invested and the returns shared with the investor in an agreed ratio. A distribution of around 50 per cent to

the rural credit banks, but on a much smaller scale. See Chapter 15 by Sakai for further details.

investors (depositors) and 50 per cent to the bank is typical, but this ratio may vary considerably from bank to bank. Several Islamic banks offer a ratio of around 60:40 in favour of the depositor for a 12-month *mudharabah* deposit. The most popular term is one month. One-month deposits made up 62.9 per cent of all *mudharabah* term deposits at Islamic banks in December 2007, and around 70 per cent of all term deposits at conventional banks.

The second main type of deposit account is the *mudharabah* savings account. It is very similar to a regular savings account at a conventional bank. However, like the *mudharabah* term deposit accounts just discussed, *mudharabah* savings accounts do not pay interest but, rather, an investment return based on a profit-sharing agreement.

The third type of savings account is a current account based on the principle of *wadiah*, meaning 'trust' or 'safekeeping'. With this type of account, the bank is not obliged to pay interest. However, in practice Islamic banks usually do pay a kind of bonus on *wadiah* accounts.

The returns on these deposit instruments are usually comparable to those on interest-bearing deposits at conventional banks. In August 2007, the average *mudharabah* term deposit return was equivalent to 7.91 per cent; the *mudharabah* savings account return was equivalent to 3.15 per cent; and the *wadiah* bonus was equivalent to 1.12 per cent. These rates of return were generally higher than the interest rates offered by conventional banks.

**Financing**

Islamic banks offer three main types of financing. *Murabahah* is the most common, making up 59.2 per cent of total sharia bank financing. In a *murabahah* transaction, the Islamic bank buys a good outright and then sells it to the client at cost plus a specified profit margin, to be repaid in instalments over a specified period of time. This type of financing is the most common because it is simple to set up and easy to administer. One drawback for the bank is that *murabahah* financing cannot be extended or rolled over. This means that the bank often loses the customer at the end of the repayment period.

The second main type of financing is the flip side of the *mudharabah* contract referred to above. In contracts of this type, the bank allocates funding to an entrepreneur on the basis of a profit-sharing agreement. Any losses are the full responsibility of the bank, except in cases of fraud. But if the underlying investment does well, the bank will benefit from a higher than anticipated return. *Mudharabah* financing is usually used to provide the entire working capital required by a business or to fund a specified investment project.

*Table 13.2 Types of Contracts in the Islamic Economy*

| Type of Contract | Description of Contract | Main Uses |
|---|---|---|
| **Transactional contracts** | | |
| *Bay* | A sale permissible under Islamic law | Sale of property or commodity |
| *Sarf* | An agreement to buy or sell foreign exchange at an agreed exchange rate | Currency exchange |
| *Ijarah* | Leasing contract (bank keeps possession of the asset) | Equipment, vehicles and housing |
| *Ijarah muntahia bittamlik* | Leasing contract (client takes possession of the asset) | As above |
| *Istisna* | Contract where the bank orders and pays for a good, then sells it to the end-buyer | Manufactured goods, housing |
| Parallel *istisna* | An *istisna* contract that involves the use of subcontractors, and therefore the drawing up of parallel contracts | As above |
| **Financing contracts** | | |
| *Murabahah* | A financing agreement where the client repays the cost of the asset plus a specified profit margin over an agreed period of time | Working capital, liquidity management, purchase of commodities, raw materials, vehicles etc. |
| *Ijarah/istisna* | As above | As above |
| *Musyarakah* | A joint venture agreement where both partners contribute capital and share the profit and risk | Large investment projects, working capital |
| *Salam* | An agreement to purchase goods, with payment to be made in advance of delivery | Agricultural commodities |
| *Sukuk* | An Islamic bond | Used to fund projects of large companies |

*Table 13.2 (continued)*

| Type of Contract | Description of Contract | Main Uses |
|---|---|---|
| **Intermediation contracts** | | |
| Partnerships | | |
| *Mudharabah* | A profit-sharing agreement | Trading activities, working capital |
| *Musyarakah* | A joint venture agreement | As above |
| *Takaful* | Insurance based on one of the permitted forms of Islamic contract | General insurance, personal insurance |
| Fee-based services | | |
| *Kafalah* | An agreement to guarantee the debt of a debtor | Credit cards, charge cards, mobile banking guarantees, letters of credit |
| *Jo'ala* | Undertaking to perform a task for a specified fee | Advisory, consulting, asset management |
| *Wadiah* | Agreement to deposit an asset in the custody of another for safekeeping | Current accounts |
| *Wakalah* | An agreement to act as an intermediary between two parties in return for a fee | Transfer of funds, collection and clearing, foreign exchange transfer, bank references, underwriting |
| *Rahn* | Pledged property | Backing for *murabahah* financing, mortgages as collateral |
| *Hawalah* | A transfer of debt from the debtor to the bank in return for repayment plus a fee | Debt payment |
| **Social welfare contracts** | | |
| *Qardhul hasan* | Benevolent funding in which it is discretionary for the recipient to repay any amount beyond the principal | Funding for the poor |
| *Waqf* | An endowment of land | Religious purposes |

The third main type of financing is *musyarakah* financing. This is a joint venture between the bank and an entrepreneur in which both partners contribute capital and share the profit and risk. The entrepreneur is expected to put up at least 30 per cent of the equity, with the bank providing the remaining 70 per cent. *Musyarakah* contracts are usually used to finance specific projects. When the project is completed, the partner pays back the capital plus a share of the profit to the bank. *Musyarakah* is the type of contract that comes closest to meeting the Islamic ideals of cooperation and profit sharing, so one might expect it to be the main type of financing used by Islamic banks. In practice, however, this type of financing contributes relatively little in terms of the total financing of Islamic banks in Indonesia. There are several reasons for this. First, it is usually difficult for the bank to monitor the project it is funding. Second, there is a risk that the partner may use the revenue for unauthorised purposes without the consent of the bank. Finally, the bank has to guard against the possibility that the partner will report less than the actual level of profit.

In addition to these three main types of financing, Islamic banks have a number of other financing options. Under an *istisna* contract, the bank acts as an intermediary between a manufacturer and a purchaser. It orders the good on behalf of the customer, pays for it in full, and sells it to the customer at cost plus a profit margin, with repayment to be made in instalments. With the bank's consent, the manufacturer may assign production of the good to a subcontractor. In this case a second (or parallel) *istisna* contract will be signed between the manufacturer and the subcontractor. The most common purpose of *istisna* financing is to purchase equipment from a manufacturer or housing from a developer.

A *salam* transaction involves advance payment for goods that will be delivered at a later date. Its main purpose is to provide a forward market for agricultural commodities, the difference being that *salam* requires payment in advance whereas a futures market requires payment on a specified date. A *salam* transaction involves two separate contracts: one between the bank and the supplier of the commodity, and the other between the bank and the purchaser of the commodity. Bank Indonesia has not yet approved the use of *salam* in Indonesia, because of the difficulty of enforcing such contracts, and because of the difficulty of monitoring the delivery of goods.

The last type of financing discussed here is *ijarah*. Under this type of contract, the bank purchases an asset, leases it to the customer for a fixed period of time, and repossesses it at the end of the period. A second type of *ijarah* contract, *ijarah muntahia bittamlik*, allows the customer to take ownership of the asset at the end of the contract. In practice, banks prefer the latter: it makes bookkeeping easier; they don't have to spend money

on maintaining the asset; and they can expect to receive full payment for the asset in addition to rent. On the other hand, there is a risk that the lessee will default on the lease; that the leased asset will be damaged; or that the contract will be terminated before the end of the leasing period. *Ijarah* is widely used to lease equipment, vehicles and housing.

**Fee-based Services**

Like regular banks, sharia banks provide an array of fee-based services. *Rahn* is collateral that has been pledged to the bank in return for an injection of capital. *Rahn* often complements *murabahah* financing, to provide an extra layer of security for the bank. The risk to the bank is that the value of the collateral may decline or, if the client defaults, that it may be insufficient to cover the sum advanced to the client plus a profit margin.

*Wakalah* refers to the fees banks charge for services such as the transfer of funds, collection and clearing, real time gross settlement (the transfer of funds electronically), foreign exchange transfer and bank references. Islamic banks and banking units owned by a large state or private bank are able to utilise the facilities of the parent bank to provide these services, giving them an advantage over other Islamic banks in expanding their customer base.

*Kafalah* is a guarantee provided by the bank (as the first party) to a third party that it will fulfil the obligation of a second party. In conventional banking terms it refers to services such as credit or charge cards (where no interest is charged and the amount due must be paid in full each month), mobile banking guarantees, letters of credit and foreign exchange trading. The bank receives a fee for providing these services.

*Hawalah* is the transfer of responsibility for payment of a debt from the debtor to the bank, usually in return for a post-dated cheque or a discounted bill of exchange.

The main user of sharia bank financing is the business services sector, followed by the construction sector. The majority of financing is used to provide working capital (52 per cent), followed by consumption goods and a small amount of investment financing. The situation is similar in conventional banks, where loans to provide working capital are followed by loans to fund consumer credit.

In general, the financing agreements of all banks are short term in nature; most banks are not interested in financing long-term investment projects. This is because of the mismatch between the majority of their funding, which consists mainly of short-term (especially one-month) term deposits, and the long periods during which banks must stay invested in long-term projects. In addition, the risks attached to long-term projects are very high.

## 3 THE ROLE OF BANK INDONESIA AND THE SHARIA COUNCILS

Islamic banks are often criticised for their limited range of products and their failure to develop innovative products and services. One reason for this is the slow and cumbersome approval process for new sharia bank products, involving both Bank Indonesia and the various Sharia Councils. Whereas Bank Indonesia is responsible for the supervision of sharia banking from a prudential standpoint, the National Sharia Council (DSN) and the bank-level Sharia Councils are responsible for ensuring compliance with Islamic law. In practice, it is easier for a sharia bank to obtain approval for a new product from its Sharia Council than from Bank Indonesia. Therefore, it is not uncommon for an Islamic bank to use the fact of approval from its Sharia Council to pressure Bank Indonesia to approve a new product.

In April 2007, Bank Indonesia introduced a policy of 'office channelling' under which sharia banking units would be allowed to operate out of the existing branches of a parent bank. This has certainly reduced the cost to the banks of expanding their branch network, while also allowing them to increase their market reach. The banks are now able to provide a better service to clients, by giving them easier and more direct access to trained staff. Since the policy of office channelling was introduced, the number of sharia bank branches has doubled, as has the size of sharia bank deposits.

## 4 ASSET–LIABILITY MANAGEMENT

One of the chief differences between Islamic banks and conventional banks lies in the way in which assets and liabilities are matched on the balance sheet. In a conventional bank, deposits are accepted at a pre-determined rate regardless of the bank's rate of return on those assets. If the bank is unable to obtain a higher rate of return than it is paying in interest, then the lending rate will be lower than the deposit rate, and there will be a mismatch on the balance sheet. In an Islamic bank, in contrast, there is no pre-determined rate of return on deposits on the liability side, and no pre-determined share in profits and losses on the asset side. Therefore, the problem of a mismatch between assets and liabilities does not arise. Proponents of Islamic banking argue that this close match between assets and liabilities creates a more stable financial system.

The potential contribution of sharia banks to financial stability has prompted bankers and policy makers to encourage the development of the Islamic sector, especially since the 1997–98 financial crisis when

many conventional banks proved unable to cover their massive debts. It is often claimed that Islamic banks were better able to ride out the crisis. However, there was only one Islamic bank at that time, Bank Muamalat Indonesia, and it experienced difficulties. Its non-performing loans reached around 60 per cent during the crisis as a large number of its client businesses collapsed. In an act that can only be considered a bail-out of the bank, the Islamic Development Bank[2] acquired a significant proportion of Bank Muamalat Indonesia's shares to save the bank from further deterioration.

One important aspect of the financial crisis was the huge mismatch between assets and liabilities across Indonesia's banking sector, with many large conventional banks experiencing negative equity. To address this problem, the government undertook a massive recapitalisation of the banks, issuing bonds amounting to around Rp 400 trillion (around US$45 billion at that time). Interest on these bonds will have to be serviced annually from the state budget for many years to come. The controversy surrounding the issuance of bank liquidity credits to troubled banks sparked a heated and prolonged debate about how best to prevent future financial calamities. This is one reason why the post-crisis era has provided a conducive environment for the development of Islamic banking in Indonesia.

In its routine financial activities, an Islamic bank is typically a hybrid between a conventional commercial bank and an investment bank. Unlike conventional banks, which accept deposits at pre-determined rates of return, Islamic banks do not guarantee a particular return but assure depositors that they will invest the funds in a sharia-compliant investment with manageable risk. Their portfolios mainly consists of trade-related and asset-backed securities. Table 13.3 shows the balance sheet of a typical Islamic bank.

On the liabilities side are the current, savings and investment accounts of depositors. Current (*wadiah*) accounts are kept with the bank on custodial arrangements and are repayable in full on demand. The major portion of the banks' financial liabilities consist of investment (*mudharabah*) accounts. However, these are not actually liabilities, but rather a form of equity investment based mainly on the *mudharabah* profit-sharing principle described above.

2 The Islamic Development Bank is an international financial institution founded in 1975. Its head office is situated in Jeddah, Saudi Arabia. Its purpose is 'to foster the economic development and social progress of member countries and Muslim communities individually as well as jointly in accordance with the principles of Shari'ah' (http://www.isdb.org).

*Table 13.3 Balance Sheet of a Typical Islamic Bank*

| Assets | Liabilities |
|---|---|
| Cash | Demand deposits |
| Placement at central bank | *Wadiah*, *mudharabah* savings |
| Interbank assets | *Mudharabah* deposits |
| Trade financing | Liabilities to central bank |
| *Salam*, *murabahah* | Liabilities to other banks |
| *Ijarah*, *istisna* | Capital, equity, reserves |
| *Mudharabah* | |
| *Musyarakah* | |
| Fixed assets and inventory | |

*Source:* Iqbal and Mirakhor (2007); Bank Indonesia.

Although religious considerations play an important role in persuading Indonesian Muslims to invest their money with Islamic banks, profit is an equally strong consideration. It is common for Indonesia's interest-sensitive depositors to seek out the highest return, regardless of the nature of the bank, and to move from one bank to another in search of higher rates. For this reason, managers at Islamic banks use the interest rates of the conventional banks as a benchmark when determining the profit-sharing ratio for their *mudharabah* deposits. When interest rates are low, the returns on *mudharabah* deposits tend to be higher than the interest rates of conventional banks. But when interest rates are going up, Islamic banks find it hard to match the returns offered by conventional banks.

Whereas Islamic banks have limited options to raise funds, on the asset side they carry a diversified portfolio of heterogeneous asset types representing a wide spectrum of risk and a broad range of maturities. For limited-risk investments with short-term maturities, the international Islamic banking system has developed a suite of asset-backed securities that resemble debt securities in terms of the pay-off. They include trade-related activities such as *murabahah* and *salam* as well as other instruments designed to meet the short-term needs of clients for working capital.

As discussed earlier, *murabahah* is the most common form of sharia bank financing in Indonesia, because it is easy to arrange and monitor. However, many Islamic banks face problems due to the excessive weight of such contracts on their books. *Murabahah* accounts cannot be extended automatically when a repayment term finishes, giving other banks the opportunity to take over the client. This makes it difficult for the banks

to retain customers over the long term, even though the customer may be retained within the Islamic banking system itself.

Meanwhile, despite its potential usefulness, *salam* has not been adopted by Islamic banks in Indonesia because of the difficulty of predicting future market trends and the cumbersome monitoring procedures it involves. Indeed, Bank Indonesia has not given permission for Islamic banks to issue *salam*.

In general, Islamic banks favour instruments with short-term maturities backed by real assets to fund working capital, in order to minimise risk. Nevertheless, some prefer to set up joint venture *musyarakah* facilities to provide working capital, because these can automatically be revolved when the term finishes. This makes it easier for the banks to retain their clients over the long term.

For investments with medium-term maturities, the banks have several options. They can use *ijarah* and *istisna* contracts to lease or purchase equipment and housing. Given Indonesia's low level of home ownership and quite developed construction sector, these types of contracts have very good potential for growth. The most common type of *istisna* is the parallel *istisna*, where the bank orders a house from a developer and later sells the house to a client. The problem with this type of contract is that it requires the bank to deviate from its primary role as a financial intermediary, because it must acquire, hold and dispose of the asset. This exposes the bank to fluctuations in the price of the asset and requires it to develop marketing expertise to realise the full value of the asset. This could lead Islamic banks to engage in activities beyond their core financial intermediation function. For these reasons, the Islamic banks have been unable to develop their *ijarah* and *istisna* products to their full potential, despite the interest from customers. Under conditions where appraisal of asset value is somewhat unreliable, especially since the crisis, Islamic banks therefore commonly ensure that most of their assets are invested in *murabahah* transactions.

The popularity of the profit and loss-sharing concept underlying most Islamic financing options indicates the concern of Islamic banks as creditors to maintain the profitability of their investments. Conventional banks similarly emphasise profitability and strive to minimise loan defaults. But because they charge interest on their loans, their profitability is not directly affected by whether the projects they fund have a particularly high or low rate of return. In contrast, the Islamic banks must focus squarely on the return from the physical investment, because their own profitability is directly linked to the real rate of return. Theoretically, profit-sharing contracts favour the entrepreneur during periods of economic downturn, because the entrepreneur's payments will be lower when profitability is low. However, especially at such times, Islamic

banks need to monitor the behaviour of the client closely to ensure that their funds are not used to prop up sections of the client's business that were not subject to the bank's finance approval processes.

Profit sharing encourages Islamic banks to take a long-term view in dealing with their clients, but also involves them in higher supervision costs. Consequently, they need to invest more heavily in managerial skills to oversee their various investment projects. This is one reason why Islamic banks tend to rely on financial instruments like *murabahah*, which are acceptable under Islamic law and offer the security of regular instalment payments.

Despite their strong preference for contracts that offer a regular income stream, the banks are willing to set up *mudharabah* or *musyarakah* contracts for longer-term investment projects. Indonesian data show that *mudharabah*, in which the bank provides the entire capital required by the business, is favoured over *musyarakah*, or financing in the form of an equity partnership, because of the high level of equity and control it gives the bank. Nevertheless, both types of contract involve a principal–agent relationship where the principal, in this case the Islamic bank (*rabbul-mal*), delegates authority to the agent (*mudarib*), in this case the entrepreneur, to perform actions on behalf of the principal. In this situation, the entrepreneur's activities are not easily monitored, forcing the bank to rely on the strong ethos within sharia banking towards upholding Islamic values and morality. Moreover, the banks have difficulty hiring professional accounting staff with the skills to develop profitable business relationships with clients. Such staff must not only have a good knowledge of Islamic banking principles but also understand the particular business run by the client. The banks have to pay high salaries to attract such staff—when they are able to hire them at all.

In developing their products, Islamic banks find themselves at a serious disadvantage to conventional banks in terms of the taxation treatment of banking transactions. Value-added tax is applied on each banking transaction, including the purchase of a product by the bank and its sale back to the client—a routine process within Islamic banking. This effectively means that the sharia banks incur double taxation on such arrangements, because officially more than one transaction has taken place. This places the Islamic banks at a distinct disadvantage to the conventional banks, which do not pay tax on their credit allocations.

## 5 ISSUES OF RISK MANAGEMENT

Both Islamic and conventional banks need to have robust risk management frameworks in place to reduce their exposure to bad debts and

enhance their ability to compete in the marketplace. As well as a comprehensive risk management and reporting process to identify, measure and control for different categories of risk, Islamic banks must pay close attention to compliance with sharia principles. In December 2005, the Kuala Lumpur-based Islamic Financial Services Board issued a comprehensive risk management document for use by Islamic banks.[3] It grouped risks into four broad categories: financial, business, treasury and governance. While these categories are also applicable to conventional banks, there are risks specific to Islamic banks arising from the peculiar nature of their products, intermediation role and accounting practices.

While there is insufficient space to discuss issues of risk at length here, some discussion of the more significant risks faced by Islamic banks is necessary. Any inadequacy on the part of Islamic banks in managing risk would not only discourage the further development of Islamic banking in Indonesia, but could also contribute to wider systemic risk in the banking sector as a whole.

**Financial Risks**

Credit risk is the chief risk with *murabahah* transactions, the main financing activity of Islamic banks. The banks are exposed to the risk that a client will take delivery of an asset but delay or default on repayments. If the *murabahah* is non-binding, meaning that the client has the right to refuse to take delivery of the product purchased by the bank, the bank is further exposed to risk. Nevertheless, Islamic banks are usually able to obtain sufficient information about their clients' past dealings and character to have confidence in their *murabahah* contracts.

In the case of *istisna* contracts, the bank is exposed to the risk that the supplier will fail to supply the contractually specified quality of goods (particularly housing). Such failure could result in delivery delays or payment defaults, exposing the bank to loss of income as well as loss of capital. The regulators' inability to come up with a satisfactory solution to such problems explains the failure, so far, of *istisna* to fulfil its large potential in Indonesia.

In the case of *mudharabah* investments, in addition to the usual principal–agent problems, Islamic banks are exposed to credit risk on the amounts advanced to the *mudarib*, in this case the entrepreneur. The contract usually does not give the bank sufficient authority to monitor the

3 The Islamic Financial Services Board is an international organisation established to set standards for, and enhance the soundness and stability of, the Islamic financial services industry. See <http://www.ifsb.org/> for further information.

*mudarib* or participate in the management of the project, making assessment and management of the credit risk difficult. Also, the bank may be unable to assess the activities of the *mudarib*, especially if claims of losses are made. The risk is high in markets where information asymmetry is high and there is low transparency in financial disclosure by the *mudarib*. This is a common problem facing Islamic banks in Indonesia.

In cases of default by the customer, credit risk management is further complicated by the prohibition on the banks' charging accrued interest or imposing any penalty, except in cases of deliberate fraud. Some clients may deliberately delay payment, knowing that the bank cannot impose extra charges or penalties. Any delay in completing the transaction means that the bank's capital is not being used productively, depriving other investors and depositors from earning income on their funds.

The risk mitigation techniques used by Islamic banks are similar to those used by conventional banks. The most common means of managing risk is to maintain high-quality data on the past performance of the counterparty in order to determine the probability of default. Bank Indonesia is able to provide information on the credit status of large companies, but not new companies or small and medium-sized companies. In cases where there is no available credit record, the banks often gather information about the creditworthiness of the client through informal sources. As most of the clients of Islamic banks are small and medium-sized enterprises, the problem of reliability of data is crucial to assessing risk.

The use of collateral and pledges as security against credit risk is a common practice in Indonesia. The bank may ask the client to post collateral before entering into a *murabahah* transaction, or accept the underlying asset of the *murabahah* itself as collateral. There are several problems with the use of collateral: the asset may be illiquid or the bank may be unable to sell it for other reasons; it can be difficult to determine the fair market value of an asset; and most importantly, the bank may face legal obstacles in taking possession of the asset because of Indonesia's weak legal system.

In addition to credit risk, all banks face market risk in the form of unfavourable price movements, whether these are related to interest rates or commodity prices. In addition, Islamic banks are exposed to the risk of volatility in the value of their tradable, marketable or leased assets.

Islamic banks are also exposed to mark-up risk. The mark-up rate used in *murabahah* and other trade-financing instruments is fixed for the duration of the contract, committing the bank to a specified cost and profit margin. Thus, when the prevailing mark-up rate in the market increases beyond the rate fixed in the contract, the bank is unable to benefit from the increase in rates. This places Islamic banks at a disadvantage to con-

ventional banks, which can follow the interest rate trend. In the absence of any indexes that can be used specifically as a benchmark for Islamic banks to determine their profit margin, Islamic banks usually use conventional bank lending rates as a benchmark. This aligns their market risk closely with the movement of conventional bank lending rates, even though the Islamic banks cannot obtain a direct benefit from the movement of interest rates as conventional banks can.

In the case of *ijarah* transactions, Islamic banks are exposed to the risk of a fall in the residual value of the leased asset at the expiry of the lease term or, in the case of early termination due to default, over the life of the contract. In addition, the bank may be responsible for maintaining the asset, which can be quite costly. For this reason, the Islamic banks prefer *ijarah muntahia bittamlik*, where they are not responsible for maintaining the asset and do not have to dispose of it at the end of the leasing period.

With a growing market for Islamic bonds (*sukuk*), Islamic banks are investing a greater portion of their assets in marketable securities. Backed by an Islamic financial contract such as *ijarah* or *mudharabah*, *sukuk* entitle the holder to a beneficial share in the underlying assets of the issuer. In the past few years, some of Indonesia's largest companies have begun to issue *sukuk*, drawing a good response from Islamic banks and other investors. However, there is no secondary market for *sukuk*, so banks must be prepared to hold them until maturity.[4]

Finally, Islamic banks are exposed to equity investment risk on their profit and loss-sharing investments. These include partnership-based *mudharabah* and *musyarakah* investments. This type of risk is largely peculiar to Islamic banking, given that conventional banks do not invest directly in their clients' businesses.

**Business Risks**

The risks associated with a bank's business environment include macroeconomic and policy concerns, legal and regulatory factors, and risks

4 The companies that issued *sukuk* in 2007 include PLN (the state electricity company), which issued *ijarah*-based *sukuk* to the value of Rp 300 billion; the shipping company Berlian Laju Tanker (Rp 200 billion); the chemical company Plytama Propindo (Rp 200 billion); the garment company Ricky Putra Globalindo (Rp 60 billion); and the telecommunications company Indosat (Rp 300 billion). Indosat, Berlian Laju Tanker and the state-owned plantation company PTPN VII have also issued *mudharabah*-based *sukuk* in the past few years. The Indonesian parliament recently passed a law that will allow the government to issue *sukuk* to finance budget deficits. There is high demand for sovereign *sukuk*, particularly from Middle Eastern investors.

associated with financial sector infrastructure such as payments and auditing. Banks are also at risk of becoming insolvent due to insufficient capital.[5] While all banks are exposed to risks related to the general business environment, solvency and financial infrastructure, Islamic banks are particularly exposed to the risk of fluctuating returns on their assets. The uncertainty surrounding the returns earned by Islamic banks can cause the expectations of investment account holders and the actual returns of the banks to diverge. The larger the divergence, the greater the risk that investors will withdraw their funds because of a lower than expected rate of return.

**Treasury Risks**

Banks must deal with the risks arising from the management of financial resources, that is, cash management, equity management, short-term liquidity management, and asset and liability management. Generally, the function of risk management is undertaken by the bank's treasury itself; therefore, any inability to properly manage risk can be a risk itself.

**Governance Risks**

Governance risks refer to the risks arising from failure to properly govern the institution; negligence in conducting business or meeting contractual obligations; and weaknesses in the internal or external institutional environment, including the legal risk that banks will be unable to enforce their contracts. Governance-related risks include operational risk, fiduciary risk, transparency risk, reputational risk and sharia risk.

While most types of governance risk are common to all banks, sharia risk is peculiar to the Islamic banks. It takes two forms: non-standard practices across banks with respect to the treatment of contracts; and failure to comply with sharia rules. In the former case, the use of non-standard practices sometimes results in variations between banks in financial reporting, auditing and accounting procedures. In the latter case, there is the danger that a product may fail to gain approval from either the bank's Sharia Council or Bank Indonesia. Some banks have relatively

5 There are several instruments available for Islamic banks to place their excess funds or gain access to liquidity. For placements of excess liquidity, the banks can use *mudharabah* interbank investment certificates (IMAs), the sharia interbank money market (PUAS) and Bank Indonesia *wadiah* certificates (SWBI). Banks facing short-term liquidity difficulties can use Bank Indonesia's short-term financing facility for sharia banks (FPJPS), which plays the role of lender of last resort.

permissive Sharia Councils while others are more strict and adhere closely to National Sharia Council guidelines. However, in general sharia banks find it easier to obtain approval for their new products from the Sharia Councils than from Bank Indonesia. Bank Indonesia takes its prudential role in supervising banks very seriously. The meltdown of the financial system during the crisis still haunts Bank Indonesia officials, causing them to be meticulous in their supervision of the banks. As a consequence, supervision tends to be overly rigid and too bureaucratic.

The complex nature of the risks faced by Islamic banks calls for a comprehensive risk management and reporting framework. In addition, there is a need for Islamic banks to employ more risk experts (though such staff are often in short supply, even in conventional banks). Risk culture is a new thing in the Indonesian banking system, enforced by Bank Indonesia in the post-crisis era. Reliable risk management procedures are essential to reduce the overall risk exposure of banks.

## 6 CONCLUSIONS AND RECOMMENDATIONS

Islamic banks have experienced strong growth in the post-Soeharto era, following declining public confidence in, and the sweeping restructuring of, conventional banking. The Islamic banks' profit-sharing and other non-interest, non-speculative activities offer the promise of greater financial system stability. In addition, the growing influence and wealth of the Muslim community and the fast growth of the international Islamic financial sector suggest there are good prospects for further rapid expansion of the Islamic banking sector in Indonesia.

Nevertheless, development has been flatter than expected in the past few years, with few conventional banks opening new sharia banking units and no new commercial Islamic bank established or in prospect. On both the assets and the liabilities side, Islamic bank products are still very limited. *Murabahah* transactions dominate the asset side, because they are relatively easy to arrange and monitor. *Mudharabah* deposits dominate the liabilities side, because they provide a good return for depositors that is comparable to, or even better than, the rates at conventional banks, especially at times when interest rates are relatively low.

The prospects for Islamic banking in Indonesia are bright if certain measures are taken to improve the way they function. Although Islamic banks have grown in number, the average size of their assets is still small compared to conventional banks. Due to their small size, Islamic banks are unable to reap the benefits of economies of scale and scope that are available to larger institutions. Since most Islamic banks are units within conventional banks, their prospects for expansion are very dependent on

the decisions of the parent institution, especially with regard to allocations of capital and management staff.

Islamic banks need to offer high-quality, attractive products that comply with central bank regulations and sharia principles. At present, some products with a high potential for growth have not yet fulfilled their development potential. In particular, *ijarah* and *istisna* could be used more widely to serve the needs of customers in the construction and housing sectors, and *salam* could be used to support the development of agriculture and mining.

Risk management is another area where Islamic banks must improve their performance. The independent Islamic banks need to develop reliable risk management systems of their own; the parent banks of Islamic banking units should extend their risk management systems to their sharia-based operations. The banks can reduce their exposure to risk by developing good relationships with clients that allow closer monitoring of the latter's activities. By collaborating with entrepreneurs to develop a culture that reduces their exposure to risk, banks are ultimately reducing their own exposure to risk. Monitoring becomes vital in cases where Islamic banks invest in equity-based instruments.

A separate law for Islamic banking is needed, to allow the Islamic banks to develop a full range of sharia-compliant products and differentiate themselves from conventional banks. The business model on which Islamic banking is based is closer to an investment banking model than a conventional banking model. The application of conventional banking regulations is too restrictive and hinders the further development of Islamic banking.

In addition, the value-added tax arrangements need to be overhauled, to ensure that the transactions of the Islamic banks are not subject to overlapping taxation.

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# 14 ISLAMIC MICROFINANCE INITIATIVES TO ENHANCE SMALL AND MEDIUM-SIZED ENTERPRISES

*Muhammad Syafii Antonio*

Especially after the Asian monetary crisis, small and medium-sized enterprises (SMEs) acted as a safety valve for the national economy by enhancing economic growth and reducing unemployment. During 2000–06, the value created by the SME sector increased significantly, while that of large enterprises decreased. SMEs contributed 54.2 per cent of Indonesian gross domestic product in 2005 and absorbed about 79 million workers (96.8 per cent of the labour force) (Setyobudi 2007).

The central bank, Bank Indonesia, has acknowledged that there is little risk attached to the credit distributed to SMEs, whose repayment record has generally been sounder than that of larger enterprises (Setyobudi 2007). Other studies concur that SMEs proved more resilient to the financial crisis than larger enterprises, underpinning their pivotal role in the Indonesian economy (Tambunan 2004). Nevertheless, SMEs continue to have great difficulty gaining access to formal financial institutions. It is in this context that this chapter will explore the emergence of Islamic microfinance initiatives that could provide an alternative source of finance for SMEs.

This chapter highlights the policy and institutional settings for SME development in Indonesia. It then discusses the main players in Islamic microfinance, emphasising in particular the role of Islamic saving and loan cooperatives (BMTs) as a strategic, community-based microlending initiative. The chapter highlights the importance of Islamic microfinance initiatives as part of a national program for SME development. It concludes by identifying the linkages between the various Islamic microfinance players, and identifying some critical aspects of their activities.

## 1 OVERVIEW OF POLICIES ON SMALL BUSINESS DEVELOPMENT

### Development of SMEs in Indonesia

SMEs have played a significant role in the Indonesian economy for many decades, for numerous reasons. First, there is a high proportion of SMEs in the economy, whether measured by the number of enterprises or their economic output. According to the central statistics agency, BPS, Indonesia had 37 million SMEs in 1998. In that year they contributed 60 per cent of gross national product and constituted more than 95 per cent of the total number of enterprises (BPS 2000). By the end of 2006, the number of SMEs had grown to around 48.9 million (Ministry of Cooperatives 2007). Second, SMEs are a major source of employment. Shujiro Urata of the Japan International Cooperation Agency[1] and Timberg (2000, 2006) note that in recent years the share of SMEs in total employment has exceeded 90 per cent. This figure is only expected to grow as new SMEs are formed and existing enterprises expand (BPS 2006).

Over the decades, SME development has been connected to a number of contentious government policies, such as affirmative action programs to foster indigenous (mainly Muslim) entrepreneurs and programs to eradicate poverty. The two major initiatives related to affirmative action were the Benteng (Bastion) program of the 1950s and the 'even distribution foundation' (*asas pemerataan*) of Soeharto's New Order (Robison 1986).

The Benteng program was intended to increase the presence of small-scale indigenous entrepreneurs in the import sector. It was first implemented by the Natsir cabinet (September 1950 – March 1951), but its most enthusiastic advocate was Ishaq Tjokrohadisoerjo, minister for economic affairs in the first Ali Sastroamidjojo cabinet (August 1953 – November 1954). Eventually the program failed due to insufficient regulation by the government and abuse of the licensing system by the participants (Bevan, Collier and Gunning 1999: 221). Many enterprises awarded import licences under the Benteng scheme did not use the licences themselves but sold them to established, mainly Chinese-controlled, 'Ali Baba' companies: 'Ali' referring to the indigenous (*pribumi*) Muslims who obtained the licences through the Benteng program, and 'Baba' referring to the Chinese entrepreneurs who operated the businesses and took most of the profits. Arrangements such as these clearly defeated the purpose of

1 See 'Perbankan Nasional Anaktirikan Usaha Kecil Menengah' [National Banking Industry Treats Small and Micro Enterprises as a Stepson], *Kompas*, 25 July 2002.

enhancing the economic power of indigenous Muslim businesspeople, and the Djuanda cabinet scrapped the Benteng program in 1957 (Robison 1986: 46).

Soeharto launched his own version of an affirmative action policy in the mid-1970s. Following the Malari riot on 15 January 1974, which was sparked, among other things, by resentment towards economic domination by 'non-indigenous' interests, significant changes in policy were adopted in the 1978 Broad Outlines of State Policy (GBHN).[2] The GBHN stated that 'equality' (*pemerataan*) was to become a guiding principle in development policy, alongside high economic growth and national stability. At least seven special Presidential Instruction (Inpres) programs were implemented as a means of bringing about a more equitable distribution of wealth. They covered a wide range of areas, including rural development, public health, education, reforestation and public works (Surbakti 1999: 73–4).

Soeharto's poverty alleviation programs included the Inpres-based Neglected Villages Program (IDT) to reduce poverty in the country's poorest villages; the Small Industry Centre (LIK) initiative to fast-track the development of small industries; and various subsidised credit schemes. As well as urging state-owned enterprises (BUMN) to mentor small firms through a 'foster parent' (*bapak angkat*) mechanism, Soeharto obliged them to link up with small-scale industries in subcontracting schemes. The government recommended that large enterprises sell shares to cooperatives, including small industrial cooperatives (*koperasi industri kecil* and *koperasi industri kerajinan rakyat*), to improve the latter's capital base. Finally, the New Order required all state and private banks to allocate at least 20 per cent of their loan portfolios to small business enterprises (Ravicz 1998: 4–6).

## The Institutional Setting for Small and Micro Finance in Indonesia

### *Philosophy of Islamic Microfinance*

Although the main focus of Islamic banking is economic and financial intermediation, the system can only fully be comprehended in the context of Islamic principles of social justice, equitable distribution of wealth, and ethical treatment of one's fellow human beings. The individual and collective good, achieved through respect for property rights, protecting the sanctity of contracts, sharing risk and reward, and concern

2 The government also introduced several significant affirmative action policies shortly after the Malari incident, but these proved to be political in nature, with no firm or sincere attempt to implement them. For more details, see *Business News*, No. 1, January–February 1974: 16–18.

for the less well-off, is one of the main principles underlying the Islamic banking system. Both the large Islamic banks and the small Islamic financial institutions subscribe to these principles. As Dhumale and Sapcanin (1998: 1) note, 'They [Islamic banks and microfinance] may complement each other in both ideological and practical terms'.

In line with this philosophy, most Islamic commercial banks and Islamic rural banks (BPRSs) in Indonesia include the empowerment of SMEs as one of their formal objectives. Bank Muamalat Indonesia, for instance, says in its corporate mission statement that it is:

> … committed to providing the best services in accordance with government policies and Islamic law (sharia). This mission is implemented by identifying the needs of our clients and offering them various kinds of products and services, and is focused on promoting small and medium-scale businesses (BMI 1996, 2006).

A similar sentiment has been enunciated by Rizqullah, the former head of Bank Negara Indonesia's Islamic banking division, who said that 'BNI Syariah is 100 per cent committed to small and micro enterprises' (*Republika*, 24 June 2002). According to him, loans to SMEs are lower risk and more crisis-resilient than corporate lending. During its opening ceremony, the Islamic branch of Bank Danamon promised to dedicate 80 per cent of its lending to SMEs (*Kompas*, 29 June 2002). Some Islamic banks and banking units have even incorporated a commitment towards small and medium-scale finance into their mottos. In its annual reports, for example, Bank Syariah Mandiri uses the slogan 'More just and reassuring' (*Lebih adil dan menentramkan*).

From a marketing point of view, the desire to help SMEs is a saleable theme. According to Hermawan Kartajaya of marketing consultancy MarkPlus, the Islamic banking customer base has two segments: an 'emotional market' and a 'rational market' (BMI 2000, 2006). The emotional market is driven mainly by a desire to implement Islamic financial principles and foster SMEs. The rational market, on the other hand, is driven primarily by a desire for better services and higher returns.

### *Categorisation of Microfinance Players*

In general, the relations between SMEs and the financial institutions that fund them can be categorised as either formal or informal. Formal financial institutions take two forms: bank and non-bank. According to Banking Law No. 10/1998, only commercial banks (*bank umum*) and rural banks (*bank perkreditan rakyat*) can be classed as 'banks'. Non-bank formal financial institutions include cooperatives and various types of village-based institutions for small-enterprise financing (LDKPs). Informal financial institutions cover almost unlimited forms of saving and

*Table 14.1 Categorisation of Small and Micro Financial Institutions in Indonesia*

| Formal | | Informal |
|---|---|---|
| Banks | Non-bank Financial Institutions | |
| Commercial banks (*bank umum*)<br>Rural banks (*bank perkreditan rakyat*) | Village funding and finance institutions (LDKPs)<br>Cooperatives | Self-help groups (KSMs)<br>NGOs<br>Islamic saving and loan cooperatives (BMTs) |

*Source:* Antonio (2004).

loan initiatives, such as people's self-help groups (KSMs), saving and credit groups (KSPs), KSM-based BMTs and other non-government organisations. A categorisation of small and micro financial institutions in Indonesia is given in Table 14.1.

Islamic small and micro finance players can be classified according to their capital size, loan portfolio size and source of funds (see Table 14.2). Islamic commercial banks have the broadest capital base and largest credit portfolios; next in size are the Islamic rural banks, followed by the BMTs. Islamic commercial banks and the Islamic branches of conventional banks may be privately or state owned. Both Islamic commercial banks and Islamic rural banks are heavily regulated by Bank Indonesia, while BMTs are monitored by 'foster' institutions such as the Institutes

*Table 14.2 Islamic Banks and Finance Companies by Size of Capital and Credit Limit*

| Type of Islamic Bank | Minimum Capital | Credit per Customer[a] |
|---|---|---|
| Islamic commercial bank | Rp 1 trillion (for a new banking licence) | Rp 100 million and above |
| Islamic rural bank (BPRS) | Rp 500 million – 2 billion | Rp 5–100 million |
| Islamic saving and loan cooperative (BMT) | Rp 10–100 million | Rp 100,000 – 10 million |

a The actual amount that can be loaned is subject to the bank's legal lending limit, which is based on the size of the bank's capital.

*Source:* Bank Indonesia Regulation No. 8/13/PBI/2006 on Legal Lending Limits.

for the Development of Self-help Groups (LPSMs). Since most BMTs are cooperatives, they have to register with the Ministry of Cooperatives and Small and Medium Enterprises for legal purposes.

## 2 PLAYERS IN ISLAMIC MICROFINANCE

One of the most important institutions in Islamic small and micro finance is the *baitul maal wat tamwil*, or 'house of funds and finance'. The term originated at the time of the Prophet Muhammad, when the Bayt al-Māl was the institution responsible for national budgeting, maintaining the stability of the money supply, and handling domestic and international payments. Under the second caliph, Umar Ibn Khattāb (ruled 634–644 CE), Bayt al-Māl branches were set up in every capital city of the caliphate to collect taxes and administrative fees, manage the spoils of war and raise charitable funds. They were also used to finance infrastructure and pay the wages of state officers (Zaman 1991).

The main objective of a modern-day BMT is to provide an Islamic alternative for micro-enterprises. For decades, micro-entrepreneurs have fallen victim to moneylenders because they lack access to formal banking institutions, conventional and Islamic alike. The BMT concept was pioneered by Islamic NGO activists such as Zainal Muttaqien, Istar Abadi, Iwan Kusuma Hamdan, Aries Mufti, Rizal Kusumanegara and Muhammad Syafii Antonio.[3]

Indonesia's first BMT, Bina Insan Kamil, was established in 1992. It proved that microlending could be carried out profitably and in a sustainable form in Indonesia. With capital of Rp 4.7 million (around US$1,880 at that time), Bina Insan Kamil was successful in mobilising funds and channelling credit to micro-enterprises in Jakarta's eastern districts. Within 30 months of opening, it had managed to collect more than Rp 400 million in deposits through its *mudharabah* profit-sharing and *wadiah* trust deposit accounts.[4] Inspired by the success of Bina Insan Kamil, groups of Muslims established other BMTs in Jakarta and West Java. By the end of 1992 there were more than 30 BMTs throughout Indonesia.[5]

Interested in the strategic role of BMTs, Amin Aziz invited Bina Insan Kamil's managers to work closely with other prospective founders to develop a national BMT system. Aziz had been a central figure in the

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3 Aries Mufti, personal interview, Jakarta, 17 May 2007.

4 As well as being a widely used mode of financing, *mudharabah* is the basis of various types of saving and deposit accounts. *Wadiah* is used by Islamic banks as a form of current account.

5 Rizal Muganegara, director of Bina Insan Kamil, personal interview, Jakarta, 18 May 2007.

establishment of Indonesia's first Islamic commercial bank, Bank Muamalat Indonesia. However, he was also closely connected to the New Order regime: he was a senior member of the Indonesian Association of Muslim Intellectuals (ICMI), a board member of the Indonesian Council of Ulama (MUI), a senior member of the Muhammadiyah Economics Committee, and a close aide to Soeharto minister and ICMI chair B.J. Habibie. Reluctant to take part in an initiative that had the appearance of being a political manoeuvre on the part of Aziz, Bina Insan Kamil's managers established their own group to promote BMT linkages, the Centre for Research and Development of Small Business (P3UK).

Undeterred, Aziz formed an alternative institution, the Centre for Small Business Incubation (Pinbuk), to act as an umbrella group for further BMT development in Indonesia. Initially Pinbuk was a taskforce of the Foundation for Small Business Incubation (Yinbuk), established jointly on 13 March 1995 by ICMI, Bank Muamalat Indonesia and MUI (Holloh 2001: 185). The involvement of ICMI and MUI fuelled suspicion that Aziz was indeed politicising the BMT movement. Nevertheless the movement gained momentum under his leadership and was given the status of a national program by President Soeharto on 7 December 1995.

With the support of Habibie (ICMI), Zainul Baharnoor (Bank Muamalat Indonesia) and Hasan Basri (MUI), and with the blessing of Soeharto, BMTs spread to cities and regions across Indonesia. Pinbuk reported that by the end of 2002, more than 2,500 BMTs were in operation. However, the widespread proliferation of BMTs cannot be credited to Pinbuk alone. In fact, it was the result of the scattered but complementary actions of Pinbuk, P3UK and other Islamic microfinance centres such as the Sharia Economic Forum (FES) and the Amanah Ummah Foundation (Solehudin 2004).

Two of the NGOs most actively involved in developing the BMT sector were the BMT Centre and Microfin Indonesia (Wahyuni 2007: 532 ff). The BMT Centre was established by the Dompet Dhuafa Foundation on 14 June 2005. It now has more than 100 member BMTs, most of them cooperatives in Jakarta, Bogor, Depok, Tanggerang, Bekasi and Central Java. These BMTs have total assets of over Rp 251 billion and employ 1,626 staff. The BMT Centre acts as a coordinating body to develop networks among members and realise the potential of the sector as a whole. It remains a non-governmental, professional and transparent institution, overseen by independent people who are not BMT executive staff. The centre provides grants to eligible members in cooperation with PT Permodalan Nasional Madani (PNM), a state-owned investment company that is authorised to distribute funding of up to Rp 15 billion to eligible BMTs. BMTs need to submit their financial statements to the BMT Centre in order to become a member or apply for capital funding.

Microfin Indonesia was established in 2005 and has 700 BMT partners. In addition to funds, it provides training in BMT establishment procedures, legal assistance and management consultancy services. Microfin has several branches, mostly in big cities on Java. It has close relations with Baitulmal Muamalat, the corporate social responsibility arm of Bank Muamalat Indonesia where many of its founders used to work, and carries out many of Baitulmal Muamalat's BMT development programs. For instance, Baitulmal Muamalat recently chose Microfin to provide funding assistance, training and IT support to 107 BMTs across Java and Lampung. Microfin also cooperates closely with the Ministry of Cooperatives. In 2003 and 2004, it distributed funding grants from the ministry to 127 BMTs (Wahyuni 2007: 532 ff.).

The emergence of BMTs has had a significant impact on the development of Islamic financing in Indonesia. As well as offering a valuable service in their own right, BMTs have established strategic arrangements with Islamic commercial and rural banks that allow them to service areas where there are no Islamic bank branches. However, from a legal standpoint the position of BMTs is problematic, because they are not formally linked to the national monetary system and are not subject to the control of either Bank Indonesia or the Ministry of Finance. Most BMTs initially started out as self-help groups or foundations. Their informal status allows them to mobilise savings and deposits from the community without any obligation to produce formal, regular reports either to the public or to a supervisory body. Therefore, in many respects the accountability of BMTs depends on the sincerity and good intentions of the management. The regulatory aspects of the microfinance sector are set out in Table 14.3.

Almost all of the Islamic microfinance development centres—Pinbuk, P3UK, the BMT Centre and so on—strongly advise members to become formal legal entities by registering with an LPSM as a cooperative or self-help group. With this new legal framework in place, BMTs represent one of the most appropriate institutions for addressing entrenched poverty in the villages. In particular, as Ascarya and Sanrego (2007) point out, they do not require customers to hold business licences or permits—documents that very few poor people would have—as a pre-condition for them to obtain finance.

## 3 ISLAMIC MICROFINANCE PROGRAMS

### Participating in a National Program of SME Development

From time to time, the Indonesian government has initiated programs to provide subsidised credit to small and micro enterprises. Among them

*Table 14.3 Rural Banks and the Microfinance Units of Commercial Banks*

| Aspect | BPRS and BRI Unit Desa[a] | BMTs and Cooperatives |
|---|---|---|
| Regulation | Banking Law No. 10/1998 | Cooperatives Law No. 25/1992 |
| Regulator | Bank Indonesia | Ministry of Cooperatives and Small and Medium Enterprises |
| General supervision | Bank Indonesia | None |
| Insurance | Government | None |
| Supervision of liquidity requirements | Bank Indonesia | None |
| Rating | Soundness rating from Bank Indonesia | Ministry of Cooperatives and Small and Medium Enterprises |
| Association | Perbarindo, Asbisindo | Pinbuk, credit union |

a BRI established its village banks (BRI Unit Desa) in 1984 to provide microfinance to villagers and people in rural areas.

*Source:* Wahyudin (2004), with modification.

were a number of programmed credit schemes initiated during the Asian financial crisis to alleviate the difficulties of small and micro entrepreneurs. The Islamic commercial and rural banks agreed to participate in these programs as long as they did not violate Islamic principles (Arifin 1999: 97).

For instance, in 1998, in cooperation with 16 cooperatives and BMTs in West Java, Central Java and East Java, Bank Muamalat Indonesia began to roll out a *mudharabah*-based program to provide subsidised credit to the clients of BMTs and cooperatives. It was based on a credit ceiling of Rp 30.7 billion provided by Bank Indonesia and the Ministry of Finance (BMI 1998, 2006). In November 1998, Bank Muamalat Indonesia obtained approval from Bank Indonesia to offer a further series of *mudharabah*-based loans to cooperatives, with Rp 10 billion to be distributed during the first stage. The central bank and Bank Muamalat Indonesia also developed a project to provide credit to small farmers, based on the Islamic concept of *wakalah*, where the bank acts as an agent or intermediary and is paid a fee for its services. Bank Indonesia responded positively by granting Rp 27 billion to fund the first stage of this project (BMI 1998, 2006).

Since 1997, the Ministry of Cooperatives has entrusted Bank Muamalat Indonesia to carry out a scheme to accelerate the development of Islamic saving and loan units (USPs) at Islamic boarding schools (*pesantren*).

Called the People's Economic Empowerment Project (P2KER), it was implemented in cooperation with four partners: Pinbuk, the Pesantren Institute (RMI), the Central Board of Pesantren Cooperatives (Inkopontren) and the Association for the Development of Pesantren and Society (P3M).[6] RMI is a federation of NU-based *pesantren*; P3M is a thinktank that also has close ties to Nahdlatul Ulama. By the beginning of 1999, more than 1,500 USPs had been established at *pesantren* in 15 provinces. As well as providing training for over 3,000 managerial and 160 other USP staff, P2KER has channelled working capital of Rp 16.68 billion to the USPs since 1997 (BMI 1998: 37–8, 2006).

The Islamic commercial banks have also formed strategic alliances with local and international agencies and associations to strengthen the microfinance sector. Since 1996, Bank Muamalat Indonesia has been coordinating a program of small and micro enterprise development on behalf of the Kuwaiti-based International Development Fund (IDF). During the initial stage, more than Rp 286 million of IDF funding was allocated to 1,063 street vendors and cooperative members in the provinces of Lombok and Central Java. BPRS Margi Rizki in Yogyakarta and BPRS Patuh Beramal in Mataram, Lombok, were selected to oversee these allocations (BMI 1997: 36–7).

In 2007, Baitulmal Muamalat launched its own scheme to assist microenterprises by channelling Rp 22 billion in financing to at least 11,000 of them by the end of the year.[7] Its funds are derived from the wealth tax (*zakat*) and other forms of charitable donations. Baitulmal Muamalat and similar charity-based microfinance institutions are therefore a clear departure from commercially based institutions that use ordinary savings and deposits sourced at market rates to fund their financing activities.

One of the best received national initiatives to foster the development of microfinance in Indonesia was the obligation for credit providers to have a minimum percentage of small business credits (*kredit usaha kecil*) in their credit portfolios. This initiative began in 1990 as a consequence of the reduction in Bank Indonesia's ability to subsidise a wide range of credit. Under Decree No. 29/Jan/1990 (Pakjan 90), all banks were required to allocate at least 20 per cent of their total credit portfolios to small enterprises (Bank Indonesia 1997: 77). The main objective of this policy was to ensure that a sufficient supply of funds would continue to be channelled to small and micro enterprises.

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6 For more information on P2KER, see Ministry of Cooperatives and Bank Muamalat Indonesia (1997/1998).

7 See 'BMM Bangun Komunitas Usaha Mikro' [BMM Community Microenterprise Development], <http://satudunia.oneworld.net/article/view/150036/1/>, accessed 4 September 2007.

## 4 NETWORKING AND LINKAGES BETWEEN ISLAMIC FINANCIAL INSTITUTIONS

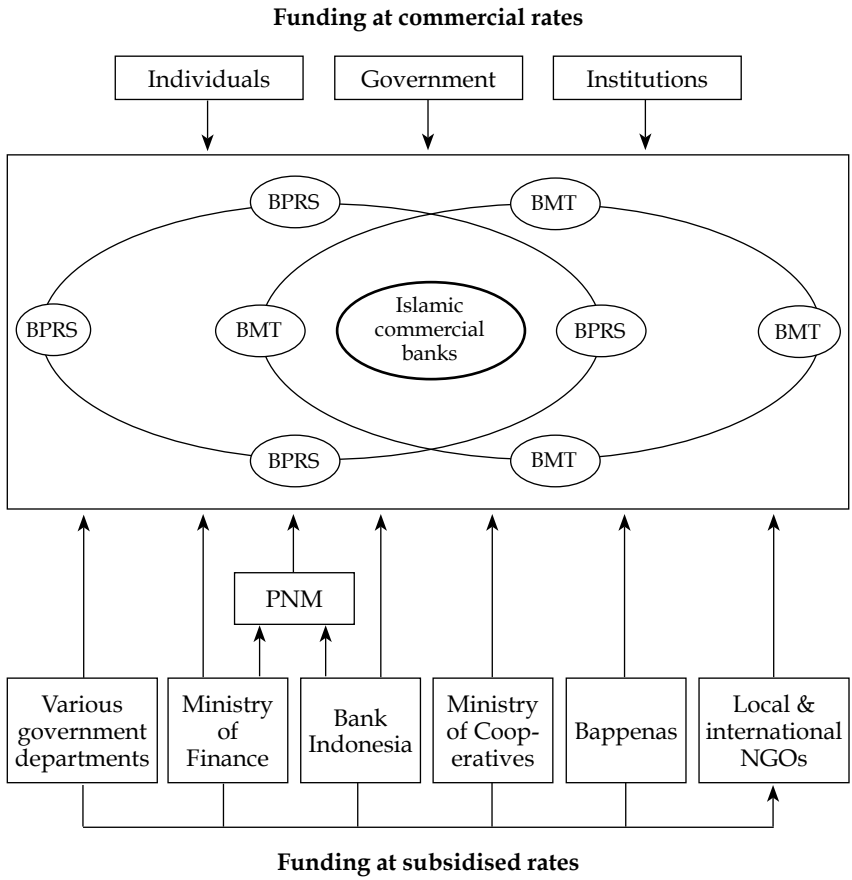
Cooperation among Islamic financial institutions takes at least five forms: equity placement, deposit placement, syndicated financing, credit channelling, and the extension of credit to a BPRS or BMT. The first two are the most common. Strategic alliances between the large Islamic commercial banks and the smaller Islamic rural banks and BMTs have benefits for both sides. By linking up with an Islamic commercial bank, a BPRS or BMT can gain access to fresh funds, thereby strengthening its liquidity. At the same time, the Islamic commercial bank may be able to generate new income and extend its service network. Another benefit of cooperation is to reduce the monitoring and supervisory costs of the Islamic commercial bank, particularly in areas where it does not have branches or representatives. The monitoring function is more economical if it is delegated to a BPRS or BMT.

The linkages and networks among Islamic financial institutions are depicted in Figure 14.1. In the centre are the Islamic commercial banks. In their orbit are the rural credit banks and the BMTs. The Islamic financial institutions obtain funds mainly from public depositors at commercial rates, and occasionally from government and non-government organisations. Among the government agencies actively involved in small business support are Bank Indonesia, the Ministry of Finance, the Ministry of Cooperatives, the National Development Planning Agency (Bappenas), the Ministry of Industry and International Trade and the Ministry of Manpower and Transmigration. Under the supervision of the Ministry of Finance, three state-owned enterprises play a strategic role in assisting small and micro enterprises: Bank Rakyat Indonesia (BRI), PT Permodalan Nasional Madani (PNM) and Bank Tabungan Negara (BTN).

## 5 SOME CRITICAL ASPECTS OF ISLAMIC MICROFINANCE

It is clear that Islamic microfinance institutions have the potential to accelerate the growth of SMEs. However, a close look at the practices of these institutions reveals several problems. Chief among them is the lack of coordination between Islamic commercial banks, various government agencies and NGOs, and other Islamic financial institutions. When an Islamic commercial bank such as Bank Muamalat Indonesia or Bank Syariah Mandiri opens a branch in, say, a small city outside Java, it may draw customers away from existing Islamic rural banks or even BMTs. Without careful synergy and coordination, BMTs and Islamic rural banks may view the Islamic commercial bank as a cannibalising competitor

*Figure 14.1 Linkages between Islamic Microfinance Institutions*




rather than as a partner in fostering the Islamic small and micro finance industry.

Second, almost every Islamic commercial bank is looking for a healthy and sound BPRS or BMT with which it can form a strategic alliance, to the detriment of smaller institutions. In many cases, Bank Muamalat Indonesia and Bank Syariah Mandiri are competing against each other in the search for sound and attractive partners. The BPRSs and BMTs find themselves in a similar situation, in which they are competing to ally themselves with an Islamic commercial bank on the most favourable terms possible. The most obvious consequence of this 'survival of the fittest' condition is that small and financially insecure BPRSs and BMTs—the group most in need of attention and assistance—are overlooked.

Third, almost all of the existing Islamic banks are applying a corporate banking approach to their dealings with small and micro enterprises. According to Mukhamad Yazid of the Tazkia Islamic Business School and many other critics,[8] this constitutes one of the most fatal errors perpetrated by Islamic commercial and rural banks in Indonesia. It means that the average cost to the bank of running a financing division for large corporations is almost the same as the cost of operating a credit unit for small enterprises, even though the latter operates on much tighter margins and generates far less profit. If the Islamic commercial and rural banks do not restructure their approach, small and micro enterprises will simply constitute a burden on them because of the high transaction costs involved in dealing with them.[9]

The fourth challenge facing the Islamic banking industry is how to expand the currently limited Islamic bank network. In December 2007, Indonesia had only three fully fledged Islamic banks and 26 Islamic banking units owned by conventional banks (Table 14.4). The total number of Islamic commercial bank offices was 599, consisting of 29 head offices, 223 main branches, 118 sub-branches, 25 sharia service units and 204 cash units (Bank Indonesia 2007). This constitutes very low penetration compared to the 16,378 conventional bank offices. At the rural banking level, Indonesia had 114 Islamic rural banks in December 2007, compared with 8,950 conventional rural banks.[10] The limited number of Islamic bank offices puts a serious obstacle in the way of small enterprises in remote areas hoping to access Islamic finance.

To address this problem, in 2006 Bank Indonesia introduced an office channelling policy under which a conventional bank would be able to offer basic Islamic deposit services. In 2007, Bank Indonesia expanded this to allow the banks to disburse basic Islamic financing services to their customers. The banks are also tackling the inadequacy of the Islamic banking network by increasing the use of automated teller machine (ATM) services. Bank Muamalat Indonesia is collaborating with Bank Central Asia to give its customers access to the latter's 8,888 ATMs. Bank Syariah Mandiri has adopted a similar strategy. Through an agreement with its parent company, Bank Mandiri, Bank Syariah Mandiri customers now have access to an ATM network that covers almost every city in Indonesia.

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8 Mukhamad Yazid, deputy chair of the Tazkia Islamic Business School, personal interview, Jakarta, 12 July 2007.

9 Budi Wicakseno, former marketing director of BMI, personal interview, Jakarta, 13 May 2007.

10 See <http://www.bi.go.id>, accessed 15 May 2008.

*Table 14.4 Islamic Commercial Banks, Banking Units and Rural Banks in Indonesia, 2007 (no.)*

| | Head Offices | Branch Offices | Sub-branch Offices | Sharia Service Units | Cash Units |
|---|---|---|---|---|---|
| **Islamic commercial banks** | **3** | **113** | **63** | **25** | **198** |
| Bank Muamalat Indonesia | 1 | 51 | 10 | 12 | 83 |
| Bank Syariah Mandiri | 1 | 57 | 46 | 13 | 114 |
| Bank Syariah Mega Indonesia | 1 | 5 | 7 | 0 | 1 |
| **Islamic banking units of commercial banks** | **26** | **110** | **55** | **0** | **6** |
| Bank IFI | 1 | 1 | 0 | 0 | 0 |
| Bank Negara Indonesia | 1 | 24 | 25 | 0 | 0 |
| Bank Jabar | 1 | 5 | 1 | 0 | 0 |
| Bank Rakyat Indonesia | 1 | 27 | 16 | 0 | 0 |
| Bank Danamon | 1 | 7 | 3 | 0 | 0 |
| Bank Bukopin | 1 | 5 | 1 | 0 | 0 |
| Bank Internasional Indonesia | 1 | 2 | 0 | 0 | 0 |
| HSBC | 1 | 0 | 1 | 0 | 0 |
| Bank DKI | 1 | 1 | 0 | 0 | 5 |
| BPD Riau | 1 | 2 | 0 | 0 | 1 |
| BPD Kalsel | 1 | 2 | 0 | 0 | 0 |
| Bank Niaga | 1 | 2 | 5 | 0 | 0 |
| BPD Sumatera Utara | 1 | 2 | 0 | 0 | 0 |
| BPD Aceh | 1 | 2 | 3 | 0 | 0 |
| Bank Permata | 1 | 5 | 0 | 0 | 0 |
| Bank Tabungan Negara | 1 | 12 | 0 | 0 | 0 |
| BPD Nusa Tenggara Barat | 1 | 1 | 0 | 0 | 0 |
| BPD Kalimantan Barat | 1 | 1 | 0 | 0 | 0 |
| BPD Sumatera Selatan | 1 | 1 | 0 | 0 | 0 |
| BPD Kalimantan Timur | 1 | 1 | 0 | 0 | 0 |
| BPD DIY | 1 | 1 | 0 | 0 | 0 |
| BPD Sulawesi Selatan | 1 | 2 | 0 | 0 | 0 |
| BPD Sumatera Barat | 1 | 1 | 0 | 0 | 0 |
| BPD Jawa Timur | 1 | 1 | 0 | 0 | 0 |
| Bank Ekspor Indonesia | 1 | 1 | 0 | 0 | 0 |
| Bank Lippo | 1 | 1 | 0 | 0 | 0 |
| **Islamic rural banks (BPRSs)** | **114** | **0** | **0** | **0** | **0** |
| **Total** | **142** | **222** | **118** | **25** | **204** |

*Source:* Bank Indonesia (2007), with modification.

## 6 CONCLUDING REMARKS

SMEs make an important contribution to economic growth in Indonesia. Despite this, many have difficulty obtaining finance from formal financial institutions. BMTs are well suited to fill this gap, but they also have several deficiencies. These will need to be managed correctly if BMTs are to improve their services and spur the development of the SME sector. At present, there is insufficient coordination between government and Islamic programs to assist small and micro enterprises. This could be addressed by initiating Islamic financing schemes for SMEs that create strong strategic synergies between the Islamic banking industry and national programs.

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# 15 COMMUNITY DEVELOPMENT THROUGH ISLAMIC MICROFINANCE: SERVING THE FINANCIAL NEEDS OF THE POOR IN A VIABLE WAY

*Minako Sakai*

Indonesia's first Islamic bank, Bank Muamalat Indonesia, was established in 1991. Since then, the institutional base of the Islamic economy in Indonesia has expanded rapidly. This sector now covers not only the conventional banking and financial sector, but also *zakat*[1] management organisations, sharia economy training institutions and professional business associations. The microfinance institutions known as Islamic saving and loan cooperatives (BMTs) are one of the fastest growing areas of Islamic finance. They provide financial services to small and medium-sized businesses and the poor, as well as being a source of professional jobs for middle-class Muslims. The number of BMTs increased from just one in 1992 to 1,957 in 1999 (Lubis 2004). The newly formed Association of Indonesian BMTs (Asbindo) estimates that 3,200 BMTs were in operation in 2006.

What is remarkable about BMTs is that their development has been supported largely by individuals and private organisations rather than the government, which was the prime mover behind the development

1 The payment of alms or wealth tax (*zakat*) is one of the five pillars of Islam. Esposito (2002: 20) describes *zakat* as 'a Muslim's worship of and thanksgiving to God by supporting the poor'. Muslims are required to contribute 2.5 per cent of their wealth and assets (not just of their annual income) in *zakat* each year.

of Indonesia's commercial microcredit business. As Antonio observes in Chapter 14 of this book, their success demonstrates that microlending can be carried out profitably and sustainably. The World Bank (2005) finds that microlending is an effective way of supporting small and medium-sized enterprises. It estimates that 50 per cent of Indonesian households may still lack access to the credit they need to fund their enterprises, despite the numerous microcredit schemes facilitated by the Indonesian government since the early 1980s.[2]

Despite the intriguing financial success of BMTs, there have been very few social studies on the Islamic economy, especially Islamic microfinance, in Indonesia. With the exception of Hefner (2003), who describes the vision shared by the founders of Bank Muamalat Indonesia, previous studies have focused on the theological foundations of the Islamic financial system and the legal and institutional development of Islamic finance (Effendy 2005; Lubis 2004; Salim 2003). My interest here is in examining the perceptions of those who are directly involved in providing or obtaining Islamic microfinance. Why do people start a BMT? Why do people work for BMTs? Why do people use them?

The rapid growth of BMTs suggests that they are successfully catering to the saving and financing needs of a section of the Islamic community. In this chapter, I analyse what those needs are and how they are being served by BMTs, through an analysis of the views of BMT founders, employees and user–members. I argue that BMTs fill a gap left by the Islamic banks, which have largely neglected the needs of the working poor. This has led educated, middle-class Muslims to take the initiative in establishing alternative financial institutions, as part of a more general movement of Islamic activism.[3] BMTs offer much-needed funds to the poor, through workable schemes that give them a real chance of lifting themselves out of poverty.

The structure of the chapter is as follows. First, I discuss how BMTs operate: their legal and financial structure, the services they provide, and their internal management structure. Second, based on published material and my own observations of several BMTs in Indonesia, I discuss the motivations and aspirations of BMT founders, users and employees.

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2 See Robinson (2001) for details on a successful microcredit scheme conducted by Bank Rakyat Indonesia.

3 Following Wiktorowicz (2004), I locate the BMT movement in Islamic social activism in order to highlight BMTs' successful mobilisation of Islamic community resources.

## 1 HOW BMTs OPERATE

### Legal Framework and Supervisory Institutions

In general, BMTs have two functions (Aziz 2004: 1). First, as a *baitut tamwil* or Islamic business centre, a BMT undertakes wealth-generating activities, including providing saving and loan services to users (especially small and medium-sized enterprises). The funds have to be used productively in line with Islamic principles. Second, as a *baitul maal* or Islamic treasury, a BMT redistributes the various types of alms—*zakat*, *infaq* and *shadaqoh* (collectively called ZIS)—offered by the Islamic community.[4] ZIS funds are kept separate from the BMTs' investment funds, and are used to improve community welfare. BMTs achieve this by providing start-up capital to poor people wishing to start their own businesses (through the *qardhul hasan* scheme discussed below); by offering free health-care services or scholarships to the needy; or by organising study groups and workshops to increase knowledge about Islamic business concepts and teach basic financial and accounting skills.

The origins of BMTs are linked to the reluctance of Islamic banks to lend to large numbers of 'risky' small businesses. It quickly became clear that the first Islamic bank, Bank Muamalat Indonesia—and any other bank, for that matter—was beyond the reach of petty traders. It was in these circumstances that, equipped with religious commitment and backed by an organisational network, some Muslim university graduates turned to the Islamic economy as an alternative way of alleviating poverty in their own communities.

Amin Aziz, a professor of agricultural business at Bogor Agricultural University, is a pioneering figure in the BMT movement. He was involved in the establishment of Bank Muamalat Indonesia and became one of its commissioners. However, he found that the bank was severely constrained by the need to produce profits for shareholders, and in practice catered only to people who were already financially well established. Amin Aziz first heard about the BMT concept from Aries Muftie, a leading Islamic economist. He quickly realised that BMTs could offer the solution he was looking for—financial institutions that would cater specifically to the needs of small-scale businesspeople.[5]

Several institutions can be singled out as having played a formative role in the development of BMTs. In the early 1990s, the Indonesian

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4 In addition to their obligatory *zakat* offerings, Muslims are expected to make voluntary payments (*infaq* and *shadaqoh*) to be used for the betterment of the community.

5 'Prof Dr M Amin Aziz, Perintis yang Gigih' [Professor Dr M. Amin Aziz, a Persevering Pioneer], *Republika*, 25 February 2007.

Association of Muslim Intellectuals (ICMI) was instrumental in generating new solutions to the problems caused by mass poverty in Indonesia, based on the application of Islamic values (Lubis 2004: 96). This led to the establishment of the first Islamic bank and, later, BMTs. The newly established Islamic daily newspaper, *Republika*, also published many articles on the Islamic economy, stimulating discussion and debate on the role of BMTs and reportedly inspiring many of today's BMT managers.[6] In 1996, Amin Aziz and others formed the Centre for Small Business Incubation (Pinbuk) with the support of ICMI. And in 2005, *Republika* and its affiliated foundation, Dompet Dhuafa, formed the BMT Centre (see also Chapter 14 by Antonio, this volume). On 19 December 2006, the BMT Centre and Dompet Dhuafa established PT Permodalan BMT Ventura in Jakarta. It has equity of Rp 30 billion[7] and provides money at call to 62 affiliated BMTs.[8]

Due to the grassroots origins of BMTs, to date there is no law requiring them to register with a state authority at the time of establishment. Guidelines on operational procedures have been issued by various private supervisory organisations, but it is up to individual BMTs to follow these recommendations. However, when their assets reach Rp 100 million, BMTs must register with the Ministry of Cooperatives and Small and Medium Enterprises as a cooperative (PKES 2006). But even before their assets reach that amount, many choose to register with the ministry in order to enhance their credibility and differentiate themselves from private moneylenders. After registering with the Ministry of Cooperatives, BMTs may apply for some supervisory and funding assistance from the Indonesian government.[9]

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6 Many of the managers I interviewed said that they had attended training seminars organised by the Dompet Dhuafa Republika Foundation or were inspired by the articles published in *Republika*. Dompet Dhuafa was established in 1993 to manage the voluntary *zakat* contributions of *Republika* employees. Although the newspaper and the foundation are now separate organisations, the ties between them remain strong.

7 US dollar equivalents are not provided in this chapter because of the significant fluctuations in the exchange rate over the past two decades. Between 1990 and the financial crisis in 1997, the conversion rate was around Rp 2,200/US$1. Between the end of the crisis in 1999 and 2007, it was around Rp 9,000/US$1.

8 Interview with Eri Sudewo, commissioner of PT Permodalan BMT Ventura, Jakarta, 24 November 2007.

9 Under Ministerial Decision No. 91/Kep/M.KUKM/IX/2004, organisations that have registered as cooperatives specialising in Islamic financial services (*kooperasi jasa keuangan shariah*) are eligible to apply for government assistance to expand their businesses (presentation to PKES by Ir. Budi Handayani, Jakarta, 25 November 2007).

**Start-up Funds**

Reflecting their two functions, the initial capital of a BMT comes from three sources: (1) the obligatory savings (*simpanan pokok khusus*) of founders; (2) funds from alms giving (ZIS); and (3) loans or contributions from other organisations. In 2005 the minimum start-up capital recommended by Pinbuk was Rp 50 million for a BMT in an urban area and Rp 30 million for one in a rural area (Madjid et al. 2005: 45). However, most of the BMTs founded in the 1990s started out with smaller amounts.

Recent guidelines issued by Pinbuk (Aziz 2004) and the Communication Centre of Sharia Economics (PKES 2006) state that founders should place (and keep) their obligatory savings in the BMT, but in practice the sources of start-up capital vary. One emerging trend is for BMTs to be set up specifically to manage the growing amounts of *zakat* donated to private institutions and mosques. Prominent *zakat* management foundations such as Dompet Dhuafa and Rumah Zakat, for example, have been active both in advocating the responsibility of Muslims to pay *zakat* and in using the funds they collect to provide scholarships and free medical care to the poor. This has increased community interest in using *zakat* funds in more innovative and effective ways to alleviate poverty.[10]

Some aspiring BMT founders I met were mosque managers who were considering establishing a BMT as an alternative way of using *zakat* collections. In 2007, for instance, the board of the Al Fitrah Mosque in Depok, West Java, approved a grant of Rp 15 million to establish a BMT attached to the mosque. It felt that this would be a more effective way of addressing poverty than simply distributing the Rp 20 million in *zakat* it collects each year directly to the poor.

**Financial Services Offered by BMTs**

BMTs base their saving and loan services on Islamic principles. In particular, they adhere to the Qur'anic injunction against paying interest (*riba*). However, this does not mean that they do not seek to make a profit; after all, the Prophet himself was a successful businessman.[11] BMT managers emphasise that their business should 'grow together' (*sama-sama tumbuh*)

10 Many Islamic philanthropic organisations have reported an increase in *zakat* collections in recent years. For example, Dana Sosial Nurul Islam, a *zakat* collection agency located in Batam, reported that it collected Rp 1.6 billion in 2006, up from Rp 1.2 billion in 2005 ('Mengembangkan Majelis Ta'lim Menjadi LAZ' [Developing an Islamic Group into a Zakat Institution], *Republika*, 29 November 2006).

11 The business management practices of the Prophet have been the subject of rising interest in recent years (see Antonio 2007).

with that of their clients. They like to emphasise the partnership between BMTs and their borrowers, in contrast to conventional banks and moneylenders, which make profits at the expense of their borrowers.

It should be noted, however, that some BMTs work in partnership with the Islamic banks when processing loan applications. This becomes necessary when a member wants to take out a large loan after successfully repaying a number of smaller loans. If the amount is too large for the BMT to handle, it negotiates a deal between the member and an Islamic bank, receiving a small commission from the bank in return.[12] In order to articulate how Islamic principles work when applied to financial transactions, I will first explain the four main financing schemes (or contract types) used by BMTs: *musyarakah*, *mudharabah*, *murabahah* and *qardhul hasan*.[13]

*Musyarakah* is an agreement between a BMT and a company to form a partnership or joint venture. The company receives an injection of funds from the BMT in order to grow its business, and the BMT and the company share the profits in a pre-agreed ratio. Losses are shared in proportion to the equity of each party in the business.

*Mudharabah* is a 100 per cent loan of funds from a BMT to a business based on the profit-sharing principle. Most BMTs follow the interpretation of the National Sharia Council (DSN) that the financier will accept any loss.

*Murabahah* is a scheme whereby the BMT buys outright the item required by the client. The client then makes regular repayments to purchase the item from the BMT, paying the purchase price plus a margin or spread. This is generally the most popular of the four schemes offered by BMTs. The item most commonly purchased is a motorcycle, both because it is an essential business tool for low-income earners and because it a convenient mode of family transport.

*Qardhul hasan* is an interest-free loan using ZIS funds. The intention of the scheme is to encourage poor people to start their own businesses. Borrowers are expected to repay the principal in accordance with the loan terms, although in certain circumstances of hardship this obligation will cease. Since the amount of each grant is strictly tied to the available ZIS funds, the number of people who can access this scheme is limited compared to the other three schemes. Many of the beneficiaries are women who have been given very small amounts (less than Rp 500,000) to sell food at traditional markets.[14]

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12 Interview with BMT Al Furqan, Palembang, 4 December 2007.

13 Data based on BMT Al Furqan, Palembang, and Al Kariim, Jakarta.

14 Information provided by BMT Al Amin, Pekanbaru. According to its 2007 company profile, BMT Al Amin held Rp 63 million in savings in December

In general, people who want to apply for a loan need to provide proof of identity, a written business proposal and collateral (such as land ownership papers or a business licence).[15] According to the managers I spoke to, the period of financing is relatively short, generally under six months and commonly just 1–2 months. Islamic microfinance is aimed primarily at petty traders who require small loans usually not exceeding Rp 5 million. At BMT Al Amin in Pekanbaru, for example, the financing amount ranges from Rp 1 million to Rp 20 million, with a maximum repayment period of two years.

To give an idea of the size of a BMT's profit, let us consider an actual example provided by BMT Al Amin of a person who bought a motorcycle costing Rp 12.25 million through the *murabahah* scheme. The individual paid a deposit of Rp 3 million and borrowed the remainder, Rp 9.25 million. The loan term was two years. As well as repaying the principal, the client was required to pay Rp 2.59 million in total over two years to service the loan. Although the borrower was not required to pay interest as such, this turns out to be exactly equivalent to an interest rate of 14 per cent per annum—a competitive interest rate on a loan to purchase or lease a motorcycle in Indonesia in 2007.[16] However, as I note later, loans for smaller amounts and shorter periods would generally attract higher charges. On this point, BMT managers hold the view that small traders such as food vendors are usually capable of making a 100 per cent profit on their outlays each day, and so should be able to pay the higher rates without difficulty.[17]

The various types of savings accounts available at BMTs can be shown using the example of BMT Al Kariim in south Jakarta (Table 15.1). Generally speaking, the clients of BMTs are not accustomed to saving money, let alone depositing it into a savings account. This means that officers have to work hard to encourage members to save; after all, the greater the savings a BMT has, the more it has to invest. This explains why many

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2007 (BMT Al Amin 2007). In that year, it distributed Rp 9 million to 25 people through its *qardhul hasan* scheme.

15 Not everyone can do this. To overcome this problem, BMT Al Kariim allows new members to prove their creditworthiness by paying off short-term loans to a maximum value of Rp 2 million.

16 Recently, leasing has became a more popular means of acquiring a new motorcycle than borrowing to purchase. This is because it requires a lower downpayment (often less than Rp 1 million) and is less costly to service (roughly 14 per cent per annum for a leasing agreement compared to 20 per cent for a purchasing agreement in 2007). Moreover, the leasing system makes it easier for the user to switch to a new model after a few years.

17 Focus group discussion with BMT managers in East Java, Malang, 28 November 2007.

*Table 15.1 The Savings Products of BMT Al Kariim*

| Type of Savings Account | Explanation | Minimum Deposit (Rp) |
|---|---|---|
| Savings account | This is a general savings account. Al Kariim invests the funds and shares the profits with account holders in a set ratio of 70 per cent (to Al Kariim) and 30 per cent (to account holders). | 5,000 |
| Idul Fitri account | This is a savings account to meet Idul Fitri expenses. Withdrawal is permitted only during the three weeks before Idul Fitri. The account is based on the profit-sharing principle just described. | 10,000 |
| Qurban account | This is a savings account to buy sacrificial animals at Idul Adha. Withdrawal is permitted only during the week preceding Idul Adha. The account is based on the profit-sharing principle just described. | 10,000 |
| Haji account | This is a savings account to meet *hajj* expenses. Withdrawal is permitted only before the person goes on the pilgrimage. The account is based on the profit-sharing principle just described. | 10,000 |
| Term deposit account | The usual term is 1–6 months. The account is based on the profit-sharing principle, with the rate received depending on the length of the term. The longer the term, the higher the share of the profit an account holder can expect to receive. | 500,000 |
| Education account | This is a savings account to meet educational expenses. Withdrawal is permitted only during the month before a new school term starts. | 10,000 |

*Source:* BMT Al Kariim, south Jakarta, 2007.

BMTs offer special savings accounts tied to specific purposes—saving for a child's education, the pilgrimage, or the festivals of Idul Fitri and Idul Adha, for example. Having a specific, concrete goal makes it easier for users to grasp the importance of saving. Also, the BMTs set the minimum amount that must be deposited very low, to encourage regular deposits of small amounts of money. Nevertheless, many BMTs experience shortages of funds before major Islamic events such as Idul Fitri and Idul Adha as savers withdraw their funds, making it difficult for them to finance new loans.[18]

Because BMTs earn competitive profits on their loan schemes, members with savings accounts can expect to receive reasonable returns under the BMTs' profit-sharing contracts.

**Internal Structure**

A typical BMT consists of founding members and ordinary members. The founders provide the start-up capital for the BMT and keep their own money in it. Pinbuk recommends that 22–40 community members should be recruited as founding members, to demonstrate that the BMT has the wide community support that will be essential to its success. Ordinary members are those who use the BMT's services. They must make a deposit before being allowed to apply for a loan. All members, both founding and ordinary, meet annually to elect an executive board consisting of a general chair, a secretary and a treasurer. Executive board members are expected to liaise with supervisory or coordinating organisations such as the Ministry of Cooperatives and private BMT umbrella organisations.

Most BMTs have a supervisory council (Badan Pengawas Syariah or Dewan Syariah) consisting of three or more people. The members may include respected religious leaders, founding members and others. The function of such a council is to assess financial products against Islamic values and to give input on Islamic law (Aziz 2005a: 61). In order to obtain the best possible advice on practical financial issues, economists are encouraged to serve on these councils. Members meet as often as is necessary to make decisions and receive advice. They may receive a financial payment for their services.[19]

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18 Since BMTs do not have access to money at call as conventional banks do, any temporary shortage of funds becomes a major obstacle to daily operations (interview with a Pinbuk representative, October 2006). In this respect, the newly established PT Permodalan BMT Ventura should provide a valuable service in providing at-call funds to its 62 affiliated BMTs.

19 The amount of the gratuity varies depending on the BMT's financial situation but is likely to be less than Rp 1 million in a small BMT.

The daily operations of a BMT are conducted by its general manager and staff. In addition to bookkeepers and cashiers, BMTs employ field officers who go out of the office to meet members, take deposits and decide loan applications.

## 2 LOCATING COMMUNITY NEEDS

### Why Start a BMT?

As discussed earlier, BMTs were first advocated by ICMI executives who felt frustrated at the lack of capacity of Bank Muamalat Indonesia to promote positive social change. Aziz (2005b: 11) states that two factors are important in creating a financially sound and spiritually strong BMT. The first is strong financial and institutional management (*jasadiyah*), and the second is commitment and motivation (*ruhiyah*). The latter refers to the commitment of BMT managers to promote strong community development based on Islamic values. But do local BMT founders share the same sentiments? What is the typical profile of a BMT founder? To answer these questions, I consider the cases of successful BMTs in Jakarta, East Java and Riau, based on my own observations and interviews.

The initiative to start a BMT can usually be traced to a core group of committed Muslims. Rather than having attended an Islamic university as one might expect, most of the founders I interviewed had studied secular subjects at secular universities. Many had been actively engaged in student organisations while at university, including as student representatives in the university senate. They were also active in mosque youth groups (*remaja mesjid*).[20] Influenced by campus Islamic activism and publications such as *Republika*, many felt a strong urge to use their privileged position to help the less well-off in the Islamic community. The presence of poverty and low standards of living in their immediate neighbourhoods also seems to have prompted individuals to take action to effect change, as the following examples show.

20 The activities of mosque youth groups vary depending on the location and interests of members. They range from the study of Islam and the holding of speech contests in English and Indonesian, to training in local Islamic music and lessons in reciting the Qur'an. For details of Islamic movements among university students, see van Bruinessen (2002). See Watson (2005) for an analysis of the thriving Islamic publishing industry in Indonesia.

### *BMT Al Kariim*

BMT Al Kariim is located in Cipulir, south Jakarta.[21] Initially it was known as BMT Al Kariim Pondok Indah because it was established under the auspices of the Pondok Indah Mosque. The idea to start a BMT first arose among three young mosque members, Denny Nuryadin SE, Drs Sulaeman Hayyun and M. Ikwah. As committed Muslims, these three young men were eager to do community development work. But as fresh graduates from Jakarta universities, they also wanted jobs that would make use of their tertiary education. In January 1995, they attended a seminar on BMTs organised by the Dompet Dhuafa Republika Foundation. They could see that there was a need for such an institution in their own neighbourhood, where large numbers of working poor congregated in the market close to the mosque. It appeared to them that opening a BMT would help alleviate poverty in the neighbourhood while also making good use of their own skills. After attending the seminar, they persuaded seven other members of the mosque's youth group (most of them university graduates) to join them in becoming founding members of BMT Al Kariim. The BMT opened its doors shortly afterwards, in July 1995.

In line with its goal of alleviating poverty, BMT Al Kariim offers saving and loan services as well as social welfare programs based on ZIS funds. These programs include a scholarship scheme for orphans, health care assistance, and grants under the *qardhul hasan* scheme. In addition to its regular BMT business, BMT Al Kariim has established a BMT consulting and training arm.

Small traders initially regarded BMT staff members with suspicion, seeing them as just a new type of moneylender. But through word of mouth and astute use of personal connections, the staff gradually built up trust with the community and persuaded people to use the BMT's services. In 2007, BMT Al Kariim had 2,310 members across Jakarta, most of them small traders working in traditional markets. Its assets grew from Rp 1 billion in 1999 to approximately Rp 4 billion in 2004.[22] In 2000, it chose to register with the Ministry of Cooperatives.

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21 The following account draws on my interviews with Denny Nuryadin SE and Drs Sulaeman Hayyun in March and September 2006, and on promotional material published by BMT Al Kariim. Nuryadin is a graduate of the University of Pancasila where he majored in economics. Hayyun studied at the State Islamic Institute (IAIN), Jakarta.

22 Figures are from BMT Al Kariim in 2007.

***BMT Al Amin***

BMT Al Amin is located in the city of Pekanbaru in Riau. It was established in 1996 by five founding members. One of the founders, Haji Muhammad Noer, is a member of ICMI and had served as secretary of its Pekanbaru branch. ICMI and Islamic publications like *Republika* and *Panji Masyarakat* were influential in persuading Noer of the need for a BMT in Pekanbaru. He observed that banks were offering loans only to middle-class and wealthy Indonesians, leaving the poor without access to funds. A BMT, he felt, would help fill this gap and address the persistent problems of poverty in the city. Despite the small amount of start-up capital the founders were able to provide (Rp 500,000), Noer thought it was better to make a start than delay setting up the BMT.

Dallek, another co-founder of BMT Al Amin, was an active member of a local mosque while studying law at the Islamic University of Riau, and became chair of the mosque's youth group. After graduating, he became concerned about the plight of Pekanbaru's many poor people. Because he came from a family that ran a business, not from a family of public servants, he says it was natural for him to pursue the idea of setting up a financial enterprise based on Islamic principles.

Dallek is the operational manager of BMT Al Amin. He says that the BMT has supplanted moneylenders as the main source of financing for small traders in the two markets situated near BMT Al Amin. Rather than handing out brochures, the BMT has relied on its reputation to expand its membership. It has also become better known through the activities of nearby mosques, where the role of BMTs is discussed at Islamic study groups.

The assets of BMT Al Amin grew from Rp 645,000 in 1996 to almost Rp 342 million in 2006. Despite this substantial increase in assets, salaries are low,[23] so Dallek runs several supplementary businesses on the side. These include a printing business, a bookshop, a mobile phone business and a land sale business. These side businesses are not based on Islamic principles and are intended to generate a profit. Dallek points out that BMT managers are not alone in operating side businesses; many public servants and university lecturers do so as well.

Noer told me that for the first six months after BMT Al Amin was established, no one received a wage. At the time this was not a serious issue, as the founders—who were also the staff—had other employment or businesses through which they could support themselves. Although making a profit from the BMT was not his initial goal, the now retired

23 The BMT managers I interviewed in the provincial capitals of Riau and South Sumatra generally earned Rp 2–3 million per month.

Noer still earns around Rp 1 million per month from its operations. His wife and co-founder Nasrun continues to work at the BMT.

### *BMT MMU and BMT UGT*

While Muslim university graduates have led the development of the BMT movement, graduates of Indonesia's *pesantren* have also played an important role. Here, I single out two BMTs, BMT Maslahah Mursalah lil Ummah (BMT MMU) and BMT Usaha Gabungan Terpadu (BMT UGT). Both are linked to Pondok Pesantren Sidogiri, a *pesantren* in Pasuruan, East Java.[24] Led since 1980 by K.H. Mahmud Ali Zain, himself a graduate of the school, Pondok Pesantren Sidogiri is affiliated with the traditionalist Islamic mass organisation Nahdlatul Ulama (NU).

It is not new for *pesantren* to set up cooperatives (*koperasi pesantren*, or *kopontren*) catering to the needs of their students. Pondok Pesantren Sidogiri has been running retail, manufacturing and publishing businesses since 1961, establishing 13 branches as *kopontren*.[25] These businesses make no pretence of being based on Islamic principles.

In 1997, Zain and several teachers at the school established BMT MMU, the first cooperative in East Java to provide loan and financing services based on Islamic principles (Bakhri 2004: 29). This was a rather unusual step, because the *pesantren*'s supervisor, NU, holds the view that conventional bank interest is *not* usury, particularly if the bank is serving the needs of small businesses (Lubis 2004: 107). This interpretation even led NU to establish its own conventional rural bank, Bank Perkreditan Rakyat Nusumma, in 1990.

The founders of BMT MMU raised the initial capital of Rp 13.5 million from the *pesantren*'s 200 Islamic students and teachers. Soon, support for the institution extended beyond the *pesantren* to include the general Pasuruan community. By May 2001, BMT MMU had five branches throughout East Java. By October 2007, it had 19 branches, capital of Rp 3.2 billion, 8,298 members and a loan book worth Rp 14 billion.[26]

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24 Another would be the high-profile BMT associated with the Daarut Tauhiid *pesantren* in West Java. Daarut Tauhiid was established by celebrity Islamic teacher Abdullah Gymnastiar (Aa Gym). It started its BMT in 1994 with support from Pinbuk.

25 See 'Pengembangan Ekonomi Pesantren Hanya Perlu Telaten, Tekun dan Sabar' [The Development of a *Pesantren* Economy Needs Only Perseverance, Diligence and Patience], NU Online, dated 21 August 2007, <www.nu.or.id/page.php?lang=id&menu=news_view&news_id=10040>, accessed 11 March 2008.

26 Data provided by the manager of BMT MUU, 29 November 2007.

On the back of this strong community support, in 2000 Pondok Pesantren Sidogiri established a second BMT, BMT UGT, capitalised at Rp 141 million. By October 2007, it had capital of Rp 6.7 billion, 40 branches, 17,680 members and a loan book worth Rp 27 billion.[27] The BMT is run by graduates and students of the *pesantren*, giving students the opportunity to gain valuable hands-on training and work experience.[28]

So what motivated the founders of these two BMTs to go beyond the conventional NU interpretation of *riba* and establish a BMT? According to the managers of both institutions, *pesantren* staff were concerned about the many social problems existing in the vicinity of the *pesantren* well before the BMTs were established.[29] The vendors selling food near the *pesantren* commonly borrowed money from moneylenders at interest rates of 30–40 per cent per day, thus violating the Islamic prohibition on usury. They appeared poor and unhappy. This had a destabilising effect on the *pesantren*'s students, because they consumed food prepared with prohibited (*haram*) funds and became prone to fights and arguments.

To change this situation, the *pesantren* decided to offer interest-free finance to the poor for three years. In the meantime they looked for a more systematic and sustainable way of managing loans. This led them to a book on BMT establishment procedures published by Pinbuk. They then contacted Amin Aziz, the chair of Pinbuk, for further guidance, and received training from Bank Mualamat Indonesia on BMT operations and management.

BMT MUU and BMT UGT have been able to capitalise on the existing networks of Pondok Pesantren Sidogiri to spur their growth. Once established, both were able to draw on the trust and goodwill towards the school existing in the local community. Currently the business wing of Pondok Pesantren Sidogiri—the two BMTs and its *kopontren*—form the successful Sidogiri Group. Based on his raised profile, in 2004 K.H. Mahmud Ali Zain successfully ran for the newly created Council of Regional Representatives (DPD), to represent the interests of East Java province. He received the highest number of votes among all candidates in the whole of Indonesia (Bakhri 2004: 25). The fact that Zain did not seek political affiliation with the National Awakening Party (PKB), a political party backed by NU, suggests that his electoral success was closely linked to the reputation he had established through the thriving businesses of the Sidogiri Group.

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27 Data provided by the manager of BMT MUU, 29 November 2007.

28 At present this is limited to male students. The *pesantren* also has female students, but they are not involved in the operation of the BMTs.

29 Focus group discussions at Pondok Pesantren Sidogiri, 29 November 2007.

**Why Use a BMT?**

In contrast to the commitment of BMT founders and managers to the implementation of Islamic values, this is not a priority for most BMT users.[30] Rather, they see BMTs as an attractive alternative to costly moneylenders and inflexible banks. Unlike the banks, BMTs are willing to lend small amounts—usually ranging from Rp 300,000 to Rp 2 million—and to approve loans without collateral. But although BMTs are a far cheaper source of funding than moneylenders, they are not necessarily cheaper than the banks, especially in the case of small or short-term loans. To take an actual example, a member of BMT Al Kariim who borrowed Rp 2 million was required to make a minimum repayment of Rp 24,000 per day over 100 days, or Rp 2.4 million in total. This equates to an interest rate of 20 per cent over the period of the loan, or 73 per cent per annum—certainly not cheap. Nevertheless, after paying off their loans, many members choose to take out further loans (because this is the cheapest option available to them), or to save for future needs.[31]

Members generally emphasise two benefits of a BMT. First, they appreciate having access to loans with a feasible repayment scheme. One member told me that her quality of life had improved greatly after she borrowed funds from BMT Al Furqan, Palembang, to start a new business. Previously she and her family had sold bananas, starting very early in the morning each day. Carrying heavy loads of bananas was physically demanding work, from which only a small profit could be made. The money she borrowed was used to start a business selling shoes in the same market. She can now buy stock at her own convenience and profits from a far higher margin per sale than before.[32]

Second, BMTs offer the convenience required by small traders. In October 2006, I accompanied a field officer from BMT Al Kariim to Cipulir market in south Jakarta, where he goes each day to collect Rp 10,000–50,000 in loan repayments and personal savings. The people working in the market told me that before joining BMT Al Kariim, they had never deposited money in a financial institution. They said they found it too intimidating even to enter a bank because of the presence of security guards. They believed that their plain, sweaty clothing would not be suitable for the banks' air-conditioned, neat offices, and that their small

30 Most petty traders working in markets are women selling food. They tend not to wear Islamic clothing, which has become identified as a symbol of Islamic identity in Indonesia.

31 'BMT Mewujudkan Impian Ribiyem' [BMT Realised Ribiyem's Dreams], *Suara Karya*, 30 August 2005.

32 Interview at BMT Al Furqan, Palembang, 4 December 2007.

deposits would not be accepted by the bank tellers. Some BMTs, on the other hand, open on Saturdays to accommodate the needs of members who need to arrange swift financing for Monday morning. The manager of BMT Al Amin told me that a few members even visit him at home in the evening to make repayments. Since small businesspeople mainly have to run their businesses on their own, they value the convenient hours and services of their BMTs.

Another factor in the continuing use of BMTs is the existence of personal ties and trust between BMT members and BMT staff, built up through their daily interactions. Since loan applications do not always involve collateral, trust plays a decisive role in loan approvals. For example, a chicken-meat seller at Pasar Jaya Pondok Indah market acknowledged that the only reason he was granted an initial loan of Rp 500,000 from BMT Al Kariim in 1998 was that he was personally known to one of the founders, who trusted his repayment ability. He repaid the loan and has since borrowed more, resulting in a current loan of Rp 20 million that is being paid off at Rp 2.5 million per month.[33]

To strengthen ties with members, field officers often have a small talk with them and encourage them to save more. In addition to these daily contacts, many BMTs hold regular meetings where members can meet the staff and get to know each other. At these events, field officers and managers often find themselves giving advice not only on financial matters, but also on family affairs that might distract members from their work. Some are even invited to attend wedding receptions. Field officers and managers do not find this surprising, as they feel they know the members very well.[34] Lacking a good education themselves, BMT members tend to look up to the staff because of their university education, good manners and lack of arrogance.[35] In contrast, the majority of university graduates tend to look down on uneducated petty traders, especially in rural areas.

The good relations that develop between BMT staff and BMT members strengthen the commitment of the latter to repay their loans, and to continue to save after a loan has been repaid. Also, they are aware that the salaries of the field officers are linked to their success in the field: their salaries will fall if they do not raise sufficient funds for the BMT.

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33 'Profil BMT Al Kariim' [Profile of BMT Al Kariim], *Majalah Gontor*, dated August 2005, <www.majalahgontor.co.id>, accessed 23 September 2007.

34 Interview with BMT Al Kariim staff, 16 March 2006.

35 'BMT Mewujudkan Impian Ribiyem' [BMT Realised Ribiyem's Dreams], *Suara Karya*, 30 August 2005.

**Why Work for a BMT?**

As the number of users grows, the number of BMT employees also increases. The majority are university graduates.[36] However, because of the demanding nature of the work, the turnover of employees is relatively high, particularly among field officers who have to raise funds on a daily basis. The pay of field officers, particularly university graduates, is generally lower than that of employees in the leading Islamic banks. At present, the average pay in Jakarta (around Rp 2 million) is comparable to that of employees in rural Islamic banks.[37]

Because of the better salaries on offer, some field officers aspire to move to an Islamic bank after gaining a few years' experience at a BMT. Others are committed to the community development ideals of BMTs and hope to move up the ladder to become a branch manager or even set up their own BMT. When interviewed in September 2006, an officer in charge of BMT training at Pinbuk told me that, in his own case, a spirit of entrepreneurship and the attraction of being his own boss had motivated him to start a BMT using his own funds in the mid-1990s.

Cashier work and accounting are usually the task of female staff members, who generally wear Islamic clothing. An employee of BMT Al Kariim told me that the BMT's friendly family atmosphere and freedom from corruption, combined with a sense of being able to help the community, had kept her attached to the BMT.

## 3 CONCLUSION

The BMT movement is squarely aimed at alleviating the social problems caused by poverty, by providing much-needed funds to small and medium-sized enterprises owned by Muslim Indonesians. Such people are generally unable to obtain funds through the conventional banking sector. Interest among middle-class Indonesians in developing an Islamic-based economy as an alternative to capitalism increased after the economic crisis of the late 1990s. Many Muslims (including BMT

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36 For example, BMT BUS in Rembang, Central Java, employed 59 people in 2003, of whom two held master's degrees, 27 held other university degrees and 42 were senior high school graduates, leaving two junior high school graduates; see 'BUS yang Melesat' [BMT BUS Is Taking Off Rapidly], *Modal*, No. 6, April 2003: 51. BMT At-Taqwa in Slipi, Jakarta, employed 13 staff in 1994, the majority of whom were university graduates. BMT Marhamah in Wonosobo, Centra Java, employed 15 university-educated staff and eight high school graduates in 2001 (Madjid et al. 2005: 71).

37 Interview, Pinbuk office, Palembang, 4 October 2006.

managers) I interviewed saw the crisis as proof that capitalism was not the best solution to eradicate poverty and redistribute wealth in an equitable way. The BMT movement has been growing, attracting educated, middle-class Muslims who share an idealist vision of being able to help their local communities through the application of Islamic values.

The success of BMTs and the businesses they finance has attracted considerable attention from the mass media. This has prompted Indonesian government institutions to pay greater attention to the role of BMTs in effecting social and economic change. As a result, some of the practices used successfully by leading BMTs have been singled out as key ingredients in an exemplary model of community development.

The case study analysis presented in this chapter contributes to this enquiry by showing the following. First, BMTs offer an attractive alternative to illegal moneylenders, who used to be the main source of funding for credit-unworthy small traders. Second, BMTs provide professional job opportunities for university and *pesantren* graduates who are oriented towards community development and Islamic activism. Third, in order to support 'risky' small businesses, BMTs employ moral values derived from Islam in their daily operations. This helps to prevent BMT managers from succumbing to graft, and BMT members from defaulting on their loans. The use of Islamic values is not just a business motto, but a strong deterrent against breaching the BMT's code of conduct—among both managers and users. The strong personal ties that develop between members and managers also help build the networks and community trust that are essential to the success of a BMT.

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1. Aimed at the lower end of the market, *Hidayah* has been Indonesia's top-selling magazine since at least 2004. In 2007, it had 2.1 million readers per edition. *Hidayah*'s feature stories are usually morality tales in which virtue is rewarded and dissolution punished. The cover shown here has the headline 'Man with no faith tormented in the tomb', and luridly portrays the horrible fate awaiting those who sin.

'Mandi bersama istri di antara kesukaan Rasulullah sampai-sampai beliau saling berebut air...'
Ingin mesra dan romantis seperti Rasulullah pada istri atau suami Anda? Dapatkan rahasianya langsung dari Ust Arifin Ilham
ketik REG MESRA
kirim sms ke
4209
RomantISLAM
Sunnah Rasulullah agar menjadi pasangan mesra dan romantis
Tarif berlangganan Rp 1000/SMS/hari untuk semua operator dan untuk Indosat Rp. 1300/SMS/hari. Harga belum termasuk PPN.
Untuk batal ketik UNREG <spasi> MESRA dan kirim sms ke 4209. Berlaku untuk semua operator.
Informasi & pengaduan hubungi customer service di (021) 7883 1001.

2. RomantISLAM is an SMS service founded by popular Sufi preacher Arifin Ilham. It offers advice on love-related matters to subscribers, drawing on the example of the Prophet Muhammad. The caption reads: 'Bathing with his wife was among the Prophet's favourite pleasures, to the point where they were always racing each other to find water … Do you want to be intimate and romantic with your wife or husband like the Prophet? Get the secrets direct from Ust. Arifin Ilham'.

Selamat Datang di MQ-Net
Page 1 of 1
mq-net.net
Assalamu'alaikum wr.wb.
Selamat Datang ke Website MQ-Net
Mari Bergabung bersama MQ-Net,
MLM yang Insya Allah sesuai Syariah.
Wassalamu'alaikum wr.wb.
HOME Berita Profil Marketing Plan Produk Info Pendaftaran FAQ's Kontak
Tausyiah
Salahkah Bercita-cita Menjadi Orang Kaya ?
KH. Abdullah Gymnastiar
ManajemenQolbu.Com : Siapa yang menolak jadi jutawan atau milyarder? Semua orang pasti ingin jadi orang kaya.Tidaklah salah jika seseorang bercita-cita menjadi orang kaya. Yang salah adalah jika ada yang menyatakan bahwa kekayaan adalah suatu kemuliaan, dan kemiskinan adalah suatu kehinaan.
>> lanjut...
Assalamu'alaikum wr.wb.
Sahabat-sahabat sekalian,
Setiap aktivitas muslim jika diawali dengan niat yang lurus insya Allah akan dicatat sebagai amal kebaikan oleh Sang Pencipta. Bisnis akan menjadi amal kebaikan di dunia dan akhirat jika diniati dengan benar dan dijalankan sesuai syariat. Mari bersama MQ-Net kita mengembangkan ekonomi umat .
Wassalamu'alaikum wr.wb.
Berita Terbaru
Aa Gym dan Mimpi Indonesia Baru
"MQ memang sekarang kelihatannya agak mem-booming di Indonesia ini. Tapi orang melihatnya baru sekarang dan tidak melihat bagaimana persiapannya. Saya harus bersabar selama delapan tahun untuk mempersiapkan infrastrukturnya, sebelum tampil ke umum. Ada yang

3. Abdullah Gymnastiar's MQ-Net enjoyed considerable success between 2004 and 2006 as a web-based multi-level marketing program. The imagery in this web advertisement promotes consumption, albeit with a strong Islamic overtone. In the Tausyiah (religious advice) section, Gymnastiar writes: 'What is wrong with aspiring to be rich? Who would reject becoming a millionaire or billionaire?' He urges Muslims to join his pyramid marketing scheme, declaring: 'Business can become a virtuous service for this world and the next if its motivations are true and it complies with the sharia. With MQ-Net, let us develop the Islamic community's economy'.

4. Ustadz Yusuf Mansur has enjoyed a rising profile as a preacher in recent years. In his teachings, he emphasises the spiritual and economic benefits of philanthropy and enjoins Muslims to make charitable donations (*sekedah*) as a means of expressing piety and seeking God's favour. This advertisement announces a 'Get Rich in 40 Days' seminar at the five-star Hotel Sultan. It is common for contemporary preachers to draw a link between prosperity and Islam.

5. *Paras* is the largest-selling magazine for fashion-conscious, high-income Muslim women. The lavish outfit shown here was designed by Nuniek Mawardi. It shows the *haute couture* aspirations of the upper end of the Islamic fashion market.

6. This photograph from one of the leading up-market Muslim women's magazines, *NooR*, nicely captures the diverse influences on Muslim fashion. It features a design that is both Islamic in its use of headscarf and 'modest' cut, but also European in its use of the beret and tie. The *chic* theme is reinforced by the colonial European street setting.

بنك معاملات
BANK MUAMALAT
Pertama Murni Syariah
SAATNYA BERHIJRAH
MENUJU YANG BERSIH, TRANSPARAN & LEBIH MENGUNTUNGKAN
Tabungan atau deposito Anda di Bank Muamalat dikelola menggunakan Sistem Bagi Hasil dengan formula perhitungan HI-1000*. Sebuah cara perhitungan yang lebih menguntungkan dan dengan transparansi pengelolaan dana lebih tinggi melalui laporan keuangan setiap bulan yang bisa diperoleh setiap nasabah. Saatnya berhijrah meraih keuntungan yang halaalan thayyibaa melalui Sistem Bagi Hasil di Bank Muamalat. Insya Allah.
* dibaca : Ha-i seribu (hasil investasi per seribu rupiah)
Prinsip Bagi Hasil
Prinsip utama Bank Muamalat sebagai bank syariah adalah pada tata cara/ ketentuan pemberian imbalan yang dilakukan dengan sistem bagi hasil. Dengan demikian, realisasi imbalan yang diterima nasabah akan berbeda-beda setiap bulannya tergantung dari pendapatan hasil investasi yang dilakukan bank pada bulan yang bersangkutan.
"...dan tiada seorangpun yang dapat memastikan apa yang dapat ia hasilkan esok hari..." (Q.S. Luqman (31) : 34)]
HI-1000
Nisbah (ratio) adalah porsi/ bagian yang menjadi hak masing-masing pihak pada proses distribusi bagi hasil antara Nasabah dan Bank. Angka di depan (misalnya angka 52 pada 52:48) merupakan porsi Nasabah.
Penetapan bagi hasil di Bank Muamalat dilakukan dengan terlebih dahulu menghitung HI-1000 (baca : Ha-i-seribu), yakni angka yang menunjukkan hasil investasi yang diperoleh dari penyaluran setiap seribu rupiah dana yang diinvestasikan oleh bank.
Sebagai contoh: HI-1000 bulan Juni 2005 adalah 11,57. Hal tersebut berarti bahwa dari setiap Rp.1.000,- dana yang diinvestasikan oleh bank akan menghasilkan Rp. 11,57. Apabila nisbah 52:48, maka porsi nasabah adalah 52% dari Rp. 11,57 sehingga untuk setiap Rp. 1.000,- dana nasabah akan memperoleh bagi hasil sebesar Rp. 6,01. Secara umum hal tersebut dirumuskan sebagai berikut:
Bagi Hasil Nasabah = Rata-Rata Dana Nasabah / 1000 X HI-1000 X Nisbah Nasabah / 100
Sebagai contoh, seorang nasabah (Pak Slamet) menyimpan deposito Mudharabah di Bank Muamalat pada bulan Juni senilai Rp. 10.000.000,- dengan jangka waktu 1 bulan. Diketahui nisbah deposito 1 bulan 52:48. HI-1000 untuk bulan Juni 11,57. Maka untuk mengetahui nilai bagi hasil yang akan didapatkan Pak Slamet adalah:
Bagi Hasil Nasabah = Rp.10.000.000,- / 1000 X 11,57 X 52 / 100
Bagi Hasil Nasabah = Rp. 60.164,-
shar-e
Akses Mudah Investasi Syariah
www.shar-e.com
SALAM MUAMALAT
Phone Banking 24 Jam
• [021] 2511616
• 0807 1 MUAMALAT [pulsa lokal]
www.muamalatbank.com

7. Bank Muamalat is Indonesia's oldest sharia bank and also its second largest. Unlike most other sharia banks, Bank Muamalat makes overt use of Islamic themes and language in its advertising. The advertisement shown here gives the bank's slogan, 'The First Pure Sharia [bank]', in both Arabic script and Indonesian. The 'Saatnya Berhijrah' caption above the fish has a dual meaning. On one level, it is saying 'Time to Switch' to sharia banking, which is described as 'clean, transparent and more profitable'. On another level, *hijrah* refers to the 'flight' of the Prophet Muhammad from Mecca to Medina in 622 CE. Thus, the use of the Arabic term *hijrah* is intended to strengthen the Islamic appeal of the product.

BNI Syariah Card
Kartu debit dari BNI Syariah
Keyakinan sama sekali
tak menghalangi langkah
ke seluruh dunia
www.bni.co.id
Dengan BNI Syariah Card Anda bisa menikmati berbagai kemudahan. Sebagai Kartu belanja, BNI Syariah Card dapat digunakan di jutaan merchant MasterCard. Selain itu Kartu Debit dari BNI Syariah ini juga berfungsi sebagai kartu ATM di 12.300 ATM pada jaringan BNI ATM, ATM Link, ATM Bersama serta ratusan ribu ATM Cirrus di seluruh dunia.
Tabungan Syariahplus dan BNI Syariah Card dapat diperoleh di seluruh Cabang BNI Syariah dan cabang-cabang BNI yang menjadi Syariah Channeling Outlet.
Untuk Informasi lebih lanjut, hubungi Kantor Cabang Syariah terdekat, BNI terdekat, atau layanan perbankan 24 Jam BNI Phoneplus melalui BNI Call di (021) 5789 9999 atau 68888 melalui ponsel
Tabungan
Syariahplus
BNI
SYARIAH

8. BNI Syariah is one of the newer entrants to the sharia banking sector. In contrast to Bank Muamalat, its use of Islamic language is understated. This advertisement for its sharia debit card emphasises the utility of the card. Its depiction of a fashionably dressed Muslim woman in a shopping mall shows that its target audience is middle to upper-class female consumers. The main caption reads 'Faith will definitely not hinder your actions in the wider world', suggesting that users of the card can be observant Muslims without economic or social penalty.

9. Haji Amirulloh, the 'war commander' (*panglima perang*) of the Betawi Brotherhood Forum (FBR). A renowned expert in the martial art of *pencak silat*, Haji Amirulloh is in charge of the organisation's extensive paramilitary wing. It is frequently mobilised to attack alleged 'places of vice' such as bars and clubs, and pressure them into paying protection money.

Photo: Ian Douglas Wilson.

10. A group of FBR members stand guard at an event in support of the 2007 election campaign of former police chief Adang Daradjatun, who was running for the governorship of Jakarta. Daradjatun lost the election to the then-incumbent vice-governor, Fauzi Bowo.

Photo: Ian Douglas Wilson.

11. Habib Rizieq Shihab, the co-founder and chair of the Islamic Defenders Front (FPI), addresses a rally of his followers in central Jakarta. Rizieq is a fiery orator who exhorts Muslims to defend their faith through resolute, sometimes militant, action. FPI members are frequently involved in vigilante actions against 'immoral' anti-Islamic activities.

Photo: *Ian Douglas Wilson.*

12. Abdullah Gymnastiar (Aa Gym) in flight suit. This is one of several photographs of Aa Gym on display for visitors to Daarut Tauhiid.

Photo: MQ Fotografi, Daarut Tauhiid.

13. Teh Rini (left), Teh Ninih (right) and Aa Gym appear publicly together for the first time.
Photo: James B. Hoesterey.

Australian National University

# Expressing Islam

## Religious Life and Politics in Indonesia

As the forces of globalisation and modernisation buffet Islam and other world religions, Indonesia's 200 million Muslims are expressing their faith in ever more complex ways. Celebrity television preachers, internet fatwa services, mass religious rallies in soccer stadiums, glossy jihadist magazines, Islamic medical treatments, alms giving via mobile phone and electronic sharia banking services are just some of the manifestations of a more consumer-oriented approach to Islam which interact with and sometimes replace other, more traditional expressions of the faith.

This book examines some of the myriad ways in which Islam is being expressed in contemporary Indonesian life and politics. Authored by leading authorities on Indonesian Islam, it gives fascinating insights into such topics as the marketisation of Islam, contemporary pilgrimage, the rise of mass preachers, gender and Islamic politics, online fatwa, current trends among Islamist vigilante and criminal groups, and recent developments in Islamic banking and microfinance.

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